

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Forty-fourth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 22, 1926

Number 2244

There's Nothing Too Good for ZION FIG BARS

Carefully selected ingredients skillfully blended together make Zion Fig Bars incomparable where food value is considered.



Thousands of grocers testify that since featuring Zion Fig Bars they have more than doubled their cooky sales

For Those Who
Want the Best

PUSH ITEMS THAT MOVE!

During these days of keen competition the grocer cannot afford to clutter up his shelf with slow moving merchandise—he must move his stock and move it quickly.

That's why Zion Fig Bars are so popular. Leading grocers have found that Zion Fig Bars lead them all for sales—quick turn-over—and profit.

If you are not featuring this popular selling cake it will pay you big dividends to get in touch with your wholesale grocer at once.

BUT—BE SURE you secure the Zion Fig Bars. You can tell them by "The Rib Top."

Zion Institutions & Industries
Baking Industry
Zion, Illinois

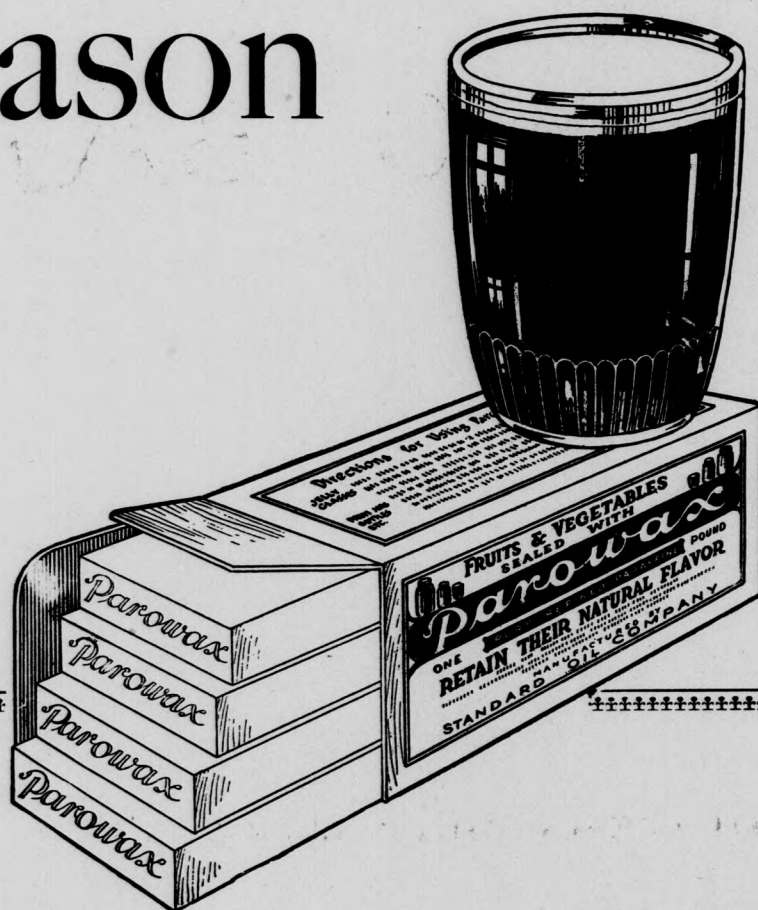
CLIP AND MAIL TODAY

Yes, I would like to receive a sample of delicious Zion Fig Bars.

Name _____ City _____ Address _____ State _____

My Wholesale Grocer is
Name _____ Address _____

Parowax Season



THIS IS PAROWAX SEASON—the time of year when Parowax sales run the largest. For the housewives of the Middle West know that nothing else protects their preserves from mold and fermentation like an air tight seal of Parowax.

This year, the sale of Parowax is larger than ever before. Each year there is an increase in the number of women who use this modern way of preventing their preserves from spoiling.

The dealer who sells Parowax profits by this demand. Keep the Parowax packages out on your counter, so that your customers will know that you handle it.

Standard Oil Company
[Indiana]

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MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

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payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;

issues a month or more old, 15 cents;

issues a year or more old, 25 cents; issues

five years or more old 50 cents.

Entered Sept. 23, 1893, at the Postoffice
of Grand Rapids as second class matter

under Act of March 3, 1879.

THE PEOPLE WILL NOW RULE.

The small vote received by Groesbeck in last week's primary indicates very clearly that Fred W. Green will be the next Governor of Michigan—possibly to serve two terms if in his first term he functions in such a manner as his supporters and the people of Michigan have reason to expect he will.

This means that the monarchial ideas of Groesbeck will be sponged off the slate; that Michigan will cease to be a monarchy and resume its proper status as a republic; that graft and fraud will cease to exist; that contracts will be awarded responsible bidders, instead of being farmed out to the governor's friends without competitive bids; that the questionable relations between the governor's law partners and the Securities Commission will be terminated; that the crafty old Banking Commissioner who double crossed his friends will be permitted to resume his place in the country bank at Howell; that Baird and his gang of political henchmen will be given an opportunity to earn an honest living; that right thinking and right living will supersede the reign of selfishness, bull headedness and vicious dominance which has cursed the State ever since Groesbeck forced himself to the front and arrogantly assumed the reins of power to the detriment of the people and the destruction of sane government.

Fred W. Green will bring about these reforms with a clear head and a stout heart in such a way that the genuine friends of good government will feel that they are amply repaid for the assistance they gave him in delivering Michigan from the gangs of marplots who sought to ruin the good name of the State by substituting one-man government for the will of the people.

Every friend of good government in Michigan owes a debt of gratitude to Fred W. Green for the strenuous four months he devoted to the defeat of the

self-constituted monarch who relied on venal and unscrupulous henchmen to perpetuate him in office. No executive in this country ever before descended to the depths of cowardice, indecency and infamy which Groesbeck and his co-conspirators resorted to in undertaking to defeat the movement to return to good government. The slanderous hand bill put out by the governor's running mate the night before election in Grand Rapids was in keeping with the governor's methods all through the campaign and accounted, in some degree, for the enormous majority rolled up in Kent county for the winning candidate.

This is probably the last word the Tradesman will have occasion to utter on the mandate the people have given Fred W. Green to clean up the nasty mess which will confront him when he assumes the mantle of authority three months hence and starts in on the work of bringing back to the people the rights which were wrested from them when they placed Groesbeck in the chair of power and authority.

WASTE OF POWER.

Mechanism, particularly that in labor-saving devices, plays so large a part in American industrial life and its efficiency here has been so often stressed that the average person has come to believe that it has about reached the stage of perfection. And this belief has been strengthened by the reports of foreign observers, who have come here to study the matter and who have compared methods of factory operation with what goes on in their own countries to the disparagement of the latter. That there was plenty of room for improvement, however, was long ago evident to students of the subject in this country. A report that jarred somewhat the smug complacency of those less informed, was made a few years ago by a committee of the engineering societies at the instance of Secretary Hoover. This led to the adoption of measures for preventing wastes and stopping the production of needless sorts. This work is still in progress in various industries. That there remains much to be done is apparent from a report on the waste of power made to the National Association of Stationary Engineers during the past week. This report declared, among other things, that more than a billion dollars in profits and dividends in American industry are annually dissipated because of improper plant operation, while many hundreds of millions of dollars are lost each year to industry because of wasteful methods of power transmission and use. Losses of this kind add to the costs of production and result in raising the prices of manufactured commodities. They also fur-

nish the excuse for higher tariffs on imports. Just now it is especially imperative to cut down production costs to meet competition in foreign fields and any measures in that direction should be welcome. Reducing the loss from waste of power seems to be a good place to start.

WAR ON THE BANDITS.

It is a service with a fine tradition for courage to which Postmaster General New has just addressed his order to shoot to kill, in an effort to put an end to the robberies that have shocked the country within the past year. Between June, 1925, and June, 1926, nearly a million and a half dollars was stolen by postal robbers, a staggering amount when one considers the care with which the mails are protected even in the most peaceful times. It is true that half the amount has been recovered, but that does not alter the seriousness of the situation.

The Postmaster General has ample justification for the issuance of his drastic command, and with the men to execute it there should be a sharp curtailment in at least one part of the crime wave which has inundated the country. A bandit who sets forth on a mail robbery must be ready to take desperate chances, but the thought that his dead body is worth \$500 to his slayers may act as a slight deterrent.

The robbery which was the direct occasion of the Postmaster General's action was unusually bold and added not a little to the shame Chicago has had to suffer in recent years as the haunt of criminals of all classes. Not that many other American cities have any right to point the finger of scorn at the Middle Western metropolis. New York can recall a few mail robberies to bring the blushes—if there are any left.

To call out the Marines, as the Postmaster General did in 1921, and as the present official discusses doing again, is an even more drastic step, but one that should be taken if it proves necessary. The men who war on society may expect society in the end to war on them with whatever weapons are handiest, and the Marine Corps is a handy and efficient weapon.

LOOSE GENERALIZATIONS.

Because of the current popularity of dictators in Europe is one justified in assuming that democracy has failed in such countries as Italy, Spain, Greece, and Poland? Lady Astor repeated this widely accepted statement in her address at New York, a statement based upon an obvious fallacy.

It is a little surprising to find any one so well informed as this American-born member of the British Parliament helping to give currency to a loose

generalization, which has taken on an aspect of truth merely because of its repetition. It would be stretching the point, in the first place, to say that democracy had existed in any one of the four countries mentioned. Certainly the democratic form of government cannot be said to have had a fair trial in any one of the four countries, despite certain experiments in that direction.

One finds little warrant for generalization in the study of the recent history of any of these nations. Indeed, it is here that the whole point of the matter lies. To generalize from a series of incidents which may have had and in this case did have, widely varying causes, is a dangerous practice and one to be discouraged in public speakers whose words carry authority.

There may be reasons at times to doubt the perfectness of democracy, but Europe's recent rush into autocracy, under the heavy pressure of post-war conditions for the most part, does not justify either the pessimism it seems to have caused even among some thinking people, or the self-congratulation of the remaining democracies.

Why is it that so few women make a success of hotel keeping? The question is easily answered. Very few women KNOW MEN and realize what men require to satisfy them when they are hotel guests. Men want liberal portions. They scorn the dainty dishes and scanty portions which women almost invariably resort to in table service. Two little crackers with a dish of soup, one little dab of butter with a baked potato or wheat cakes appears to appeal to the feminine mind as the right proportion. Men go to a hotel to eat—not to discuss portions so meager as to be ridiculous. They may finish such a meal in silence and with inward contempt for the parsimonious mind which conceived it, but they go out of the dining room with a mental reservation never to darken the doorway again if they can possibly avoid it. It is the little things which make the most trouble in this world and no woman has any right to assume the prerogative of landlord until she has learned to understand men and give them what they are entitled to and pay for when they enter a hotel dining room. Another thing a hotel woman has to acquire and that is executive ability which will enable her to discipline and train her employees. If the dining room is full of flies and the waiters are standing around idle, the woman who has any discernment whatever will provide a supply of fly swatters and divert the idle creatures from handling their hair and manipulating their vanity boxes to making themselves useful.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

The Grand Rapids Press has been doing some advertising of late for the Wall Street Iconoclast, published by George Graham Rice, alias Jacob S. Hersig, who is promoter of National reputation and an ex-convict, having been convicted several times and served several prison sentences. He is said to have been involved in crimes of forgery and for his connection with bucket shops.

Keeping track of the operations of this scam is almost as difficult as to expect profit from his recommendations. His sheet, the Wall Street Iconoclast after having been refused the privilege of advertising space in the New York newspapers, sought other fields in the Middle West where it is not so well known. It does not take long to recognize its purpose and it is being ferreted out of the respectable dailies on recognition.

The American Bar Association has adopted as one of its canons of ethics the following rule and guide to practicing lawyers on upholding the honor of the profession:

Lawyers should expose without fear or favor before the proper tribunals corrupt or dishonest conduct in the profession, and should accept without hesitation employment against a member of the bar who has wronged his client. The counsel upon the trial of a cause in which perjury has been committed owe it to the profession and to the public to bring the matter to the knowledge of the prosecuting authorities. The lawyer should aid in guarding the bar against the admission to the profession of candidates unfit or unqualified because deficient in either moral character or education. He should strive at all times to uphold the honor and to maintain the dignity of the profession and to improve not only the law but the administration of justice.

Fair words and beautifully expressed. But do the lawyers feel themselves bound to obey the Association's canons? What material aid is given by the profession to improve the law and the administration of justice? Suppression of crime through quick and certain punishment of the criminal is the fond hope of the law-abiding. To that end the California penal code is under study by a commission appointed by Governor Richardson, and it is understood revisions will be presented for enactment by the next Legislature. In this, as in other states, is agitation for reform of criminal court procedure so justice may be speeded up. Individuals render valuable aid, and in some cases—that of Major Walter K. Tuller, for instance—take the lead in these movements of reform. But what about the lawyers as a profession, the bar associations?

For advising his client when he should go on the witness stand in a bankruptcy case to "fe like hell," a New York lawyer recently was found guilty of subornation of perjury and sent to prison. But it was not the bar association, but the Fraud Bureau of the National Association of Credit Men that instituted the action. The same lawyer had served a term in prison in the State of Washington for

a similar offense. Yet he was permitted, without objection from his fellow lawyers, to resume practice of the profession in New York.

If the American Bar Association were to translate its fair words into action there soon would be less occasion to complain of the law's delay and the failure of justice.

Retail merchants sometimes try to stimulate business by the use of some plan, which, while they may not realize it, involves the three elements of a lottery, which are:

1. Consideration.
2. Chance.
3. Prize.

These plans often embody newspaper advertising which is transmitted through the mails, and, therefore, becomes a violation of the Federal statute pertaining to lotteries.

Consideration may be:

1. Expenditure of money.
2. Expenditure of effort.
3. Expenditure of time.

The visit to a store or office, the writing of a name and address on a numbering card and other actions of this sort, which involve the doing of something by the participant that otherwise he would not have done have been held by the Federal courts as offering a basis of consideration. We refer, of course, to actions brought under the mail statutes.

Chance has been defined as the absence of any means of calculating results, and applies to conditions over which the participant has no control. In cases where participants receive something of value, but where one may receive an article of greater value than another, the element of chance exists. This is important.

As above indicated the giving of a number of prizes does not eliminate the third element—the prize, if there is any inequality whatever in the value of the prizes or the standing of the participants among whom they are to be distributed. In many cases newspapers offering prizes to subscribers accompanied by coupons or tickets entitling the holders to chances in drawings, have been held to be lotteries, although the newspapers were worth all that was paid for them, and were sold at their normal regular price. Likewise the giving of a ticket with the purchase of a pound of butter or with the purchase of one dollar's worth of merchandise or the giving of a ticket "free" to any one who comes into the place of business or the giving of merchandise to every seventh purchaser on a certain day have been held to include sufficient consideration to constitute the element of consideration. It makes no difference what the purpose of a lottery, whether charitable, religious, advertising, or otherwise; it is nevertheless a violation of the law.

The Federal Trade Commission, of Washington, in its complaint against an advertiser charging fraud in the claims and representations made, included the advertising agency and the copywriter in the indictment. This, so far as our records go, is the first attempt of the Federal Trade Commission to hold other than the principal

responsible in a case alleging that the advertiser used the mails for fraudulent purposes. In our view it would be more logical and just to hold responsible the publishers publishing such alleged fraudulent advertising, or at least include such publishers in the indictment. The outcome of the case will be watched with interest by the advertising fraternity generally, and the class of publishers subsisting on advertising of a questionable character.

Now there is talk of a "boom" for growing bananas on a commercial scale in Florida. The argument is that bananas will grow in that State. We are now buying millions of dollars worth of that fruit from foreign countries. Why not develop a new "home industry," and save all this money which we send away? It is a plausible theory, for many of us have actually seen bananas growing in Florida. It does not follow that it would pay to try to grow them commercially. Cotton will mature in Delaware, Maryland and Southern New Jersey (we have it now growing within three miles of the New York State line). But that does not prove that it would make a profitable crop. We have made an investigation of this banana growing scheme and the conservative fruit growers advise against it. A part of the home supply is possible but commercial growing is a dream. Do not invest any money in the scheme.

There is no question that wild fur-bearing animals are disappearing. They will go like the buffalo in time—driven back to wild and remote sections. It is also true that fur garments will always be demanded by mankind. There have always been humanitarians who protest against the cruelty of trapping and killing animals for fur, but when it comes to a matter of personal comfort or adornment the public will pay little attention. It will still demand furs. It becomes clear therefore that we must depend, in the future, more and more on domesticated animals for the needed skins. Personally we think that in the coming years new strains or breeds of cats and dogs will be developed with special reference to their fur. For example the hide of the Galloway cow makes a good substitute for a buffalo robe. We can conceive of dogskin quite equal to the fur from wild animals. Then of course we have the scheme of keeping such animals as skunks, foxes and others in captivity. This is coming to be a large business, but we understand that most of the profit thus far has come from selling breeding stock. For our own part we want something more substantial than "a pair of foxes and a hole in the ground" as backing for an investment. The business may look easy, but it seems to be little more than a speculation—success coming only to those people who are "half fox"—that is the few human beings who possess the peculiar instinct which enables them to enter into and occupy the suspicious mind of an animal.

Lansing, Sept. 21—What can you tell me about the Chicago Auction Jobbers, 1608 South Halsted street, Chicago? They quote sensational

prices on shoes, clothing and other goods handled by the country merchant. John H. Gearhart.

The concern is not listed by the mercantile agencies, which is a pretty good indication that it is a safe concern to stay away from.

The United Manufacturers Co., 25 East Lake St., Chicago, which has been repeatedly exposed by the Tradesman, is soliciting business from country merchants in Michigan through a man who gives his name in some localities as Livingston. The architect of the Realm advises its readers to keep away from this house and show its representatives the door.

Remus, Sept. 19—I am writing you in regard to a company I ordered a suit of clothes of and they guaranteed me a good fit. When the suit came it was much too large for me, so I returned the suit to the company and asked them to return my money, as they agreed to do if the clothes were not satisfactory. Now the company fails to answer all letters and communications I have sent them. Now I would like to know if they are a company one can expect a settlement with or not. Please send me what information you get in regard to them. The address is Triple Wear Corporation, 2014-2018 Wabansia Ave., Chicago, Ill. The salesman's name is A. W. Smith. Casper Steinman.

This concern is not listed by the mercantile agencies and investigation will probably disclose that it is a fraud. Why any man would pay a stranger for any article before he has seen it is more than the architect of this department can understand.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Endowment Service, Inc., Detroit. Frederick C. Mathews Co., Detroit. Process Metal Printing Co., Detroit. Kewpee Hotels, Inc., Flint. J.F. Coddling Co., Royal Oak. Home Fiscal Agency, Detroit. Forest Auto Parts Co., Detroit. McKay-Nash Motor Co., Grand Rapids. Millar Silk Co., Detroit. Frankenmuth Light & Power Co., Frankenmuth. Harry S. Graves Corp., Detroit. Lansing Land Co., Lansing. Acme Stamping & Brass Works, Zeeland. Taylor Title Co., Kalamazoo. Kalamazoo Abstract Co., Kalamazoo. Cheney Talking Machine Co., Grand Rapids. Detroit Technical Products Co., Detroit. Stern Furniture Co., Jackson. Advance Bolt & Screw Co., Detroit. Clayton Land Co., Detroit. Aircraft Distributors, Inc., Flint. Brennan Furniture Co., Port Huron. Detroit Leather & Felt Co., Detroit. Michigan Milling Co., Ann Arbor. Oskaloosa Light & Fuel Co., Grand Rapids. Engle-Hanselman Co., Bay City. Ansted & Maloney Realty Co., Grand Rapids. New England Manufacturing Co., Detroit. Blank Co., River Rouge. Continental Utilities Co., Alma. St. Joseph Housing Corp., St. Joseph. Detroit Credit Discount Corp., Detroit. International Publishing Co., Lansing.

The difference between the getter and the little doer is chiefly a state of mind. It is the difference between an active brain and a passive one. Keep your brain active.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 11.—We have to-day received the schedules, order of reference and adjudication in the matter of Glenn H. Johnson, Bankrupt No. 2999. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a druggist. The schedules show assets of \$4,551.05, of which \$250 is claimed as exempt, with liabilities of \$3,315.56. The first meeting of creditors will be called promptly, and note of the same made herein. The list of creditors of said bankrupt are as follows:

City of Muskegon Heights	\$400.00
General Cigar Co., Chicago	15.78
Hochschild Corp., Chicago	42.16
Steindler Paper Co., Muskegon	14.90
Heights Chemical Co., Muskegon	
Hts.	9.00
Piper Ice Cream Co., Muskegon	1,200.00
American Druggist Syndicate, Chicago	49.01
Johnson Nut Co., Minneapolis	40.80
Heights Gas Co., Muskegon Hts.	22.20
United Home Tel. Co., Muskegon	14.50
Newton Tea & Spice Co., Cincinnati	11.70
Lorraine Importing Co., Grand Haven	10.87
Shackleton Inhaler Co., Kansas City, Kan.	3.75
Frederick Stearns & Co., Detroit	94.68
Walker Candy Co., Owosso	244.24
Williams Co., Nashville, Tenn.	16.00
Gunther Candy Co., Chicago	36.60
Van Eenenaam Cigar Co., Zeeland	7.30
Armand Co., Des Moines	46.88
Burnham Flower Co., Newaygo	3.88
Palmolive Co., Chicago	72.00
Michael Georger Co., Grand Haven	10.96
Melba Mfg. Co., Chicago	48.35
Dr. C. M. Coligan, Muskegon	25.00
A. A. Valtine & Co., New York City	55.00
W. R. Case & Sons, Bradford, Pa.	93.90
Clason Map Co., Chicago	6.83
Excel Co., Lawrenceburg, Ind.	29.00
Pabst Chemical Co., Chicago	6.00
Hazeltine & Perkins Drug Co., Grand Rapids	561.55
Bell Chemical Co., Benton Harbor	5.00
Nelson Baker & Co., Detroit	20.15
Colgate & Co., Chicago	35.01
Bolt Hardware Co., Muskegon	50.00
Wolverine News Co., Detroit	39.54
Conklin Pen Co., Toledo	2.07
Fly Cide Co., Benton Harbor	8.00
Mills Paper Co., Grand Rapids	5.50
Worden Grocer Co., Grand Rapids	7.25
Brookway Bottle Co., Chicago	35.41
Dickens Bait Co., unknown	8.00
Independent Elec. Co., Muskegon	18.80
State Bank of Whitehall, Whitehall	250.00
DePree Chemical Co., Holland	183.64
Nessen News depot, Muskegon Hts.	17.75
Excel Sales Co., Chicago	6.00
Muskegon Candy Corp., Muskegon	94.10
W. W. Richards Candy Co., Muskegon	196.47
Joe Hirsch, Muskegon Heights	850.00
Frank Meister, Muskegon Heights	180.00
Francis Jiroch, Muskegon	17.73

Sept. 11. We have to-day received the schedules, order of reference and adjudication in the matter of George Start, Bankrupt No. 3000. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Sheridan township, county of Newaygo, and his occupation is that of a merchant. The schedules show assets of \$9,200, of which \$2,000 is claimed as exempt, with liabilities of \$9,679.68. The first meeting of creditors will be called promptly, and note of the same made herein. The list of creditors of said bankrupt are as follows:

James Haan, Muskegon	\$3,200.00
Fred Timmer, Muskegon	1,500.00
Fremont State Bank, Fremont	1,594.30
Hasper Biscuit Co., Muskegon	93.56
Hazeltine & Perkins Drug Co., Grand Rapids	118.00
Chase & Sanborn, Chicago	43.80
Cardinal Petroleum Co., Muskegon	122.03
Ideal Clothing Co., Grand Rapids	119.63
Lake Shore Machinery Co., Muskegon	11.48
Lewis E. Bernier, Holton	130.40
Martin Moon, Brunswick	650.00
Moulton Grocer Co., Muskegon	92.00
Muskegon Bottling Co., Muskegon	26.50
Muskegon Candy Co., Muskegon	155.18
Market Wholesale House, Muskegon	104.19
Mishawaka Rubber & Woolen Mfg. Co., Mishawaka, Ind.	15.46
Larned, Carter & Co., Detroit	3.84
Pringe-Matthew Co., Grand Rapids	441.29
Price Tag Co., Cincinnati	4.65
Peoples Hardware Co., Muskegon	37.75
Reliable Tire Co., Muskegon	42.00
A. R. Riemer & Co., Milwaukee	125.58
Wetzel Bros. Printing Co., New York	12.75
Wolfis Bros., Muskegon	325.00
Sinsheimer Bros. & Co., Chicago	8.26
John W. Smith, Muskegon	45.67
William Stienor, Muskegon	29.80
F. Votruba Leather Goods Co., Traverse City	21.87
Van Leeuwen Dry Goods Co., Grand Rapids	90.10
I. Van Westenbrugge, Grand Rap.	27.00
John C. Wabeke, Fremont	87.00
Towner Hardware Co., Muskegon	64.00
Zenoleum Products Co., Detroit	33.66
United Auto Co., Muskegon	105.94
Buhl Sons Co., Detroit	35.41
Lewellyn & Co., Grand Rapids	84.25
Roswell Cook Co., Detroit	63.25

Southwestern Mfg. Co., Evansville 50.10
Sept. 14. On this day was held the first meeting of creditors in the matter of Charles Conn, Bankrupt No. 2990. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court as a case without assets.

Sept. 15. On this day was held the adjourned first meeting of creditors in the matter of Charles McCarty, Bankrupt No. 2982. The bankrupt was present in person and represented by Roman F. Glocheski. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date, and upon the payment of the filing fee, which the bankrupt has been directed to pay, the case will be closed and returned to the district court as a case without assets. The first meeting, as adjourned, then adjourned without date.

Sept. 14. We have to-day received the schedules, order of reference and adjudication in the matter of Robert Huff, Bankrupt No. 3002. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Evart, and his occupation is that of an electrician. The schedules show assets of \$732.92, of which \$315.05 is claimed as exempt, with liabilities of \$5,563.74. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt, are as follows:

Evart State Bank, Evart	\$3,701.89
Adrian DeWindt, Evart	35.22
Winterfield Light & Power Co., Cadillac	417.25
William B. Bryson, Evart	722.55
Madden Rissiter, Evart	15.40
Sandberg & Allison, Evart	60.00
Turner Auto Co., Evart	15.00
Tisch Auto Supply Co., Grand R.	104.00
Alexander Hamilton Institute, New York	60.00
Davy & Co., Evart	39.00
Ernest L. Blanchard, Hersey	240.00
N. C. Goldman, Saginaw	144.10
Stewart-Warner Products Service Sta., Grand Rapids	9.33

Sept. 15. We have to-day received the schedules, order of reference and adjudication in the matter of Howard W. Miller, Bankrupt No. 3003. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Cedar Springs, and his occupation is that of a machinist. The schedules show assets of none with liabilities of \$1,017.25. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:

Furner & Marvin, Cedar Springs	\$115.00
Cedar Springs Co-operative Assn.	148.00
Dr. Pearsall, Cedar Springs	35.00
H. T. Baldwin, Cedar Springs	325.00
Charles Mather, Cedar Springs	45.00
C. S. State Bank, Cedar Springs	75.00
Joe Caldwell, Cedar Springs	2.25
W. J. Polack, Cedar Springs	45.00
L. M. Walbrink, Cedar Springs	26.00
J. Each, Cedar Springs	15.00
Ray Hiers, Cedar Springs	163.00
Dick Kimm, Rockford	13.00
Charles Wheeler, Cedar Springs	10.00

In the matter of Twin City Wet Wash Laundry Co., a copartnership and John E. Rupert and Adelbert Howard, individually, Bankrupt No. 2989, the funds for the first meeting have been received and such meeting has been called for Sept. 30.

In the matter of Rex-Robinson Furniture Co., Bankrupt No. 2993, the first meeting of creditors has been called for Sept. 30.
Sept. 15. On this day was held the adjourned first meeting of creditors in the matter of Simon La Vnie, Bankrupt No. 2988. The bankrupt was present by A. E. Ewing, his attorney, although not present in person. No creditors were present or represented. No claims were proved and allowed. The bankrupt was permitted to amend his schedules. The adjourned first meeting then adjourned no date and the case has been closed and returned as a case without assets. On this day also was held the adjourned first meeting of creditors in the matter of George W. McLean, Bankrupt No. 2894. The bankrupt was present in person and represented by attorney Thomas J. Whinery. No creditors were present or represented. No further claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. The bankrupt was directed to pay the filing fee and upon payment of the same the case will be returned to the district court as a case without assets. The adjourned first meeting then adjourned without date.

In the matter of A. G. Cusser, Bankrupt No. 2973, the trustee has filed his report and account and a first dividend to creditors of 5 per cent. and a payment of the expenses of administration to date, has been ordered.

Sept. 20. On this day was held the adjourned first meeting of creditors in

the matter of John C. Van Antwerp, Bankrupt No. 2985. The bankrupt was not present in person, but represented by attorney Fred G. Stanley. No creditors were present or represented. No additional claims were allowed. M. N. Kennedy was named trustee, and the amount of his bond placed at the sum of \$200. The first meeting then adjourned without date.

On this day also was held the sale of assets in the matter of Thomas H. McNally, Bankrupt No. 2980. The bankrupt was present in person and represented by attorney Charles H. Kavanagh. The trustee was present in person. Several bidders were present in person. The fixtures of the estate, less the exemptions of the bankrupt and certain other exceptions, were sold to F. W. Oesterle for the sum of \$175. All of the stock in trade was sold to James H. Fox, of Grand Rapids, for \$2,790. The sales were confirmed and the meeting adjourned without date.

On this day also was held the final meeting of creditors in the matter of James Spyros, Bankrupt No. 2810. The bankrupt was not present or represented. No creditors were present or represented. The trustee was present in person. Claims were proved and allowed. The final report of the trustee was

approved. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no funds for dividends for general creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court upon cancellation and return of the trustee's checks to expenses.

Think It Over.

If we all knew how slight is the difference in effort required to produce high-grade and low grade service.

Indifferent service is usually the result of an indifferent habit of mind.

A business house can be no better than the individuals in it. And a business organized by progressive individuals succeeds, while an indifferent individual and an indifferent business flounder in the sea of despair.

According To Law



Things as to the settlement of estates, but it must deal with *generalities* and cannot consider *special conditions*. Were you to leave an estate without a will the law would demand that your estate be disposed of according to its mandates, regardless of your personal wishes or the varying needs or rights of those who might inherit property from you.

Have a will drawn by a competent attorney. And if you will include this phrase—

"I hereby appoint The Michigan Trust Company of Grand Rapids, Michigan, as Executor and Trustee under my Will,"

you are assured that every effort will be made to carry out your expressed desires and that the heirs will be satisfied that nothing has been left undone to give them the utmost service of this company which, for nearly forty years, has successfully acted as Administrator, Executor and Trustee of Estates.

THE MICHIGAN TRUST COMPANY
GRAND RAPIDS, MICHIGAN

The first Trust Company in Michigan

MOVEMENTS OF MERCHANTS.

Northport—The Francis H. Haserot Co. has changed its name to the Cherry Home Co.

Lansing—The Industrial Bank of Lansing, has increased its capital stock from \$50,000 to \$125,000.

Zeeland—The Superior Poultry Farms, Inc., has increased its capital stock from \$35,000 to \$50,000.

Adrian—The Michigan Producers' Dairy Co. has added machinery for making milk powder to its equipment.

Lansing—The Fireproof Storage & Transfer Co., 430 North Larch street, has changed its name to the Fireproof Storage Co.

Battle Creek—The Southern Michigan Piggly Wiggly Co., 804 City National Bank building, has increased its capital stock from \$100,000 to \$200,000.

Doster—Fire destroyed the store building containing the postoffice and hardware and implement stock of S. J. Doster, entailing a loss of over \$5,000.

Nashville—Frank Galey has sold the South End Grocery to its former owner, Ward A. Quick and his son-in-law, Carl L. Bean, who have taken possession.

Kalamazoo—The Economy Drug Store, East Main and Portage streets, has had a modern fawn tapestry brick front with plate glass windows installed.

Kalamazoo—A modern front with plate glass windows has been installed in the building occupied by the City Drug Store, at the corner of Main and Edwards streets.

Muskegon—Torber Bros. have sold their drug stock at the corner of Peck and Erwin streets to Orris Chance, formerly engaged in the drug business at Boyne City.

Boyne City—Orris Chance has sold his interest in the drug stock of Chance & Gerie to his partner, who will continue the business under the style of Kennard Gerie.

Glenn—Lightning caused the destruction by fire of the feed store of Jerome Hamlin and the fruit and produce exchange of William Hamlin, entailing a loss of about \$25,000.

Jackson—The Lockwood-Ash Motor Co. has changed its name to the Lockwood Motor Co. and changed its capital stock from \$300,000 common to \$75,000 preferred and 30,000 shares no par value.

Gobleville—John McDonald has purchased the drug stock of Myers Bros. and is removing it to another location. Mr. McDonald was chief clerk for Ray C. Eaton, the Otsego druggist, for fifteen years.

Grand Rapids—The West Side Plumbing & Heating Co., 1515 Pine avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in, \$200 in cash and \$800 in property.

Escanaba—The National Pole Co., which has conducted its business in Escanaba for fifteen years, has been sold to a group of Minneapolis capitalists, head by E. N. Baccus and H. S. Gilkey. Offices will be established in the latter city.

Flint—Harry H. Bloomberg & Son,

427 South Saginaw street, has been incorporated to deal in shoes, etc., at retail, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$10,000 in cash and \$15,000 in property.

Detroit—Bloomberg, Marks & Bloomberg, Inc., 1031 Woodward avenue, retail dealer in shoes, has been incorporated with an authorized capital stock of \$27,000 and 180 shares at \$1 per share, of which amount \$9,000 and 180 shares has been subscribed, \$3,000 paid in in cash and \$6,000 in property.

Howell—The firm of Larkin & Kruger has dissolved. These gentlemen have done business together since people shook their heads because two such young men undertook it, but they built up one of the leading grocery trades of all this section. Mr. Kruger will continue the business at the old stand. Mr. Larkin has bought the Claud Faucett grocery stock, across the street from his old store, and is out to even add to Mr. Faucett's large trade if possible.

Benton Harbor—The building of a new \$5,000,000 village, with an estimated population of 10,000 people, along the St. Joseph River near Benton Harbor, the project of the firm of Holabird & Poache, Chicago architects. The preliminary plans are being worked out by George S. Beard who represents certain Chicago capitalists. The group has secured 144 acres for the development of its project. Forty acres will be retained for the erection of a \$1,000,000 hotel. Frank A. Kelbie, vice-president of the Union Banking Co., St. Joseph, has been made trustee of the project. He will handle contracts and deeds for the sale of property.

Manufacturing Matters.

Detroit—The Capitol Brass Works, 2306 Franklin street, has changed its name to the Benjamin Noble Co.

Detroit—The P. J. P. Tools Corporation, 14801 East Jefferson avenue, has been incorporated with an authorized stock of \$10,000, all of which has been subscribed and paid in in cash.

Charlotte—The Hancock Manufacturing Co. is making a considerable expansion. A new plant, 240 by 100 feet, of sawtooth roof construction, is under way. The company is a body hardware manufacturer, and began business in 1907.

Detroit—The Capitol Brass Works, Inc., has merged its business into a stock company under the style of the Capitol Brass Works, 7885 Jos. Campau, with an authorized capital stock of \$1,000, of which amount \$500 has been subscribed and paid in in cash.

Saginaw—The Wilcox Motor Parts & Manufacturing Co. has merged its business into a stock company under the style of the Wilcox Products Corporation, 420 Rust avenue, with an authorized capital stock of 53,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The Dot Products Co., Inc., 5075 Grand River avenue, has been incorporated to manufacture and sell

washing powders and cleaning compounds, with an authorized capital stock of \$40,000 preferred and 4,000 shares at \$1 per share, of which amount \$10,000 and 4,000 shares has been subscribed and \$9,000 paid in in cash.

Muskegon—Complete re-organization plans have been announced by the Central Wheel Co., which industry was brought to this city through the efforts of the Industrial Foundation. Its capital has been increased from \$50,000 to \$100,000 and a heavy schedule of production is assured for the remainder of the year. Frank E. McKee, formerly general manager of the Campbell, Wyant and Cannon Foundry Co., is president of the new organization.

Jackson—The removal to Jackson from Ecorse, of the plant of the Hinkley Motors & Parts Corporation is announced by the Jackson Chamber of Commerce. The former Mott wheel plant on Wildwood avenue, purchased from the L. A. Young Industries Co. by the Hinkley people, will be occupied. Interior remodeling is now in progress at the Mott wheel building and the former Ecorse concern is preparing to move machinery and equipment to Jackson immediately. Approximately thirty days will be required for moving and the Hinkley corporation is expected to be established and under production, with approximately 75 persons employed, by Oct. 1. The company's main product is a sliding gear transmission for ford cars.

COLD DAYS IN JULY.

Until the science of weather forecasting, aided by the most modern instruments in the hands of trained observers, becomes much more exact than it is at present, even for twenty-four hour periods, most of us will refuse to make advance arrangements for a heatless summer such as is being forecast for 1927. One seems to recall some talk of a cold summer for 1926, too, and look what we got! Long-distance forecasting has not yet advanced past the goosebone stage, despite all the talk about recurring cycles, and solar radiation. Suggestions that there was once a summerless year fall lightly upon the ears of the men whose business it is to tell us whether tomorrow will be fair or cloudy, warm or cold.

When the latest bearer of the lugubrious tidings that next year we shall all need to keep the old coal bin full a solid twelve months, instead of the conventional seven or eight, and that earmuffs will be au fait on the Fourth of July for other reasons than to protect us from the thunders of oratory, let slip the fact that he based his calculations upon a study of weather from the year 151 A. D. he weakened his case sadly. Weather records are scarcely to be relied upon if they antedate the coming of scientific meteorology, still in its infancy.

In that renowned year 1816, when chilblains were as common during August as sunstrokes in more normal times, there was nothing to relieve the tragedy of the situation. The march of progress has brought us the radio, however, and along with the prediction

of cold days in July comes the cheerful announcement that receiving conditions will be well-nigh ideal in 1927. Order your wireless sets now for the long, snowy, bitter evenings of next August. But don't swap your old straw hats for skis just yet.

NO NEW ANTI-TRUST LAWS.

And now comes the authoritative announcement that no new anti-trust laws are to be urged by the President for enactment at the next session of Congress. The statement would appear to the man of the street to be rather superfluous. Under the existing laws about every combination in restraint of trade, except among farmers and laboring men, can be reached. It may also be said that most of the criticism that has been leveled against anti-trust proceedings has not been directed against the laws themselves so much as to the methods of application which have not always shown judgment. For it must be admitted that measures against monopolistic practices have ever been popular, especially among English-speaking people, who have been familiar with them for hundreds of years. Some especially severe enactments go back to the Elizabethan period in England, and even before that. Most of the earlier measures had to do with the prices charged for things to eat which unscrupulous food dealers tried to keep high by combinations. In 1535 it was found necessary to declare by statute the prices which butchers were allowed to charge for beef and mutton and, as another precaution against monopoly, foreign butchers were permitted to offer their meat in competition with the domestic in Leadenhall Market in London. Subsequently the ban on monopolies was extended to other necessary articles, and this kind of legislation in one form or another became quite common in many, if not most, countries.

WENT WELL WITH COOLIDGE.

The summer capital at White Pine Camp closed last Saturday and President Coolidge returned to Washington. It cannot be said that he went to resume his duties, for the occupant of that high office cannot lay aside his duties at any time until his tenure of office is over. The President, unlike other men, must carry on while he is resting. During all of his "vacation" President Coolidge of necessity kept in touch with the Nation and the outside world, and the ship of state, steered from the Adirondacks, swung along on an even keel. The summer went very well for the President during his stay at White Pine Camp. Prosperity was maintained, the dull season of business was less dull than usual, and the political outlook—despite the earlier prophecies of those who wished otherwise—was not changed greatly by the primaries. And if the President was not entirely free from the cares of his office, he was relieved for more than ten weeks of a daily routine in Washington that grows more arduous year by year, and something that even a man who loves work as much as Calvin Coolidge does can be grateful for.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 6.55c and beet granulated at 6.35c.

Tea—Fluctuations in tea values at the sources of supply are in the nature of a readjusting movement to conditions incident to progress of the crops. Spirited buying has been the rule in the Indian markets and prices there have been firmer. Colombo has, on the other hand, developed an easier tone, due to appearance of somewhat poorer quality teas. Formosa teas have been very strongly sustained and the jump in Japanese exchange has helped to strengthen the market. The season in Formosa is practically finished and only about 15,000 to 20,000 half chests of teas remain to come forward from this producing point. Java leaf teas have met good buying in London and common have also shown firmness.

Canned Fruits—New pack California fruits are being delivered on contracts and they are going right out to the retail trade to correct shortages in assortments and stocks. Some of the chain stores are featuring fruits in their advertisements, as the "first arrivals of 1926 pack."

Canned Vegetables — Pea canners have spoiled their own game, but what is more of a pity, that of canners of other staples, by the familiar cry of "wolf, wolf," without reason or excuse. The trouble with the pea canner has been he called for the wrong animal, as a bear appeared on the scene instead of a wolf and now canners and buyers are bearish. It is not a question of whether the pack was too large or whether it can readily be absorbed but of misrepresentation of the probable output from the time intentions to plant were first discussed until the pack was in the can. Postings were proved to be misleading and incorrect when the statistics of the pack were released. The canner has not played fair with the distributor, although fortunately for the latter this season, he has not overloaded with future bought peas. The canner is the owner of the merchandise this season and the buyer is in a position to make him regret that he so misrepresented the probable pack. This has been a hard year for canners to sell futures and now that the pea statistics were released just at a time when buying interest was beginning to develop for other commodities the advance sale of merchandise has been handicapped. Doubt is thrown upon the postings of other canners and this is not a season for pessimism if trading is to get back to normal. The canner will have to be packer, banker and warehouseman if he does not receive the co-operation of distributors. Confidence in values and in the postings of packers will have to be restored. It will take a lot of counter-influences to offset the effect of the underestimated pea production—influences which will be potent next year and in the succeeding pea seasons for some time to come. No other canning season is a parallel to the present tomato packing deal.

The market was weak before the pack started and buyers expected to cover on twos at 67½c. The nearer the season approached the week of heaviest production, the higher has been the upward price tendency, which is contrary to normal years when cheap tomatoes are usually thrown on the market as the canners do not care or are not able to carry them. This year there are no cheap tomatoes in any canning area. Short deliveries on the limited volume of future orders are talked about. That a buying rush of larger proportions than that which has occurred did not develop is largely due to the pea situation and other bearish factors. Buyers have the idea that a tomato vine is never through producing until frost kills the plant; that high prices, a known reduction in acreage and reports of short pack will keep canneries operating as long as raw material is available. Granting that the pack so far is short, the buyer contends that a late fall may correct or at least relieve the situation from its acuteness. Corn, like tomatoes, is late in going into the can and most states report shrinkages in production so far compared with estimates made earlier in the season. Frost hazard is a factor to be considered. The trade has carryover corn to work with and is beginning to get deliveries of new packs which afford ample working material. There is little buying for later needs.

Canned Fish—The lack of cheaper offerings of Alaska salmon at the source after reds struck \$2.50 has not caused renewed buying of stocks for future needs. Some goods have been bought ahead and these are being liquidated or will be held against actual needs until the situation clears, while pinks can be had at \$1.45 from the leading canners. A few offerings at \$1.35 are being made and chums are momentarily quiet. Advances in Maine sardines are announced, effective next Monday, varying from 10c to 25c, according to grade. Business placed before that date goes through at the present level of prices. White meat tuna is bringing record prices.

Dried Fruits—The prune situation is improving slowly at the source, due to a material reduction in the tonnage of the Northwest crop and to a refusal of California growers to liquidate quotations, which, however, are almost a cent lower than original opening. The Northwest crop is estimated at 60,000,000 pounds, some 30,000,000 pounds less than the anticipated yield before rains occurred. More than half of it is reported to be sold, mainly to European markets, so the tonnage yet to be moved is not excessive and may even be smaller than now figured. The Northwest situation is regarded by packers to be fundamentally strong and sound and no cheap prunes such as 6c f. o. b. for 40s are expected. The spot California situation is unsettled. Speculative interest has not been revived in local or Coast stocks, although the ideas of buyers and sellers have narrowed. Raisins have been as unsettled as prunes and cheap bulk and package Thompsons are quoted from

the Coast by some of the independent packers. Other varieties are not so much subject to selling competition. Peaches and apricots are neglected, as there is no immediate need for stocks. Later outlets are not considered until Coast investments for deferred shipment look more promising.

Nuts—Fall enquiry is causing more interest in nuts, both old and new crop. Walnuts in the shell are held firmer, and with a prospect of a higher opening than last year on the California crop there is keen interest in the domestic and foreign situation. Shelled nuts are a puzzle, since the trade is afraid to anticipate its future wants on new crop at to-day's market and is equally afraid not to do so for fear there will be further advances. Shelled almonds have been higher abroad during the past week as contracts have been made for early shipments. Whether this strength will be maintained is a question. Brazils which show good cracking quality are tending upward as that grade is getting scarcer. There are still low grade nuts here which causes a wide range on spot sales.

Olive Oil—A strong understone occurs in fine and medium grades of olive oil, while less desirable types are steady. The situation rather favors the seller and higher prices are ruling on preferred brands and the strength is largely due to higher replacement costs abroad.

Rice—Supplies of new crop rice have increased but have not accumulated since carryover had been closely sold out and larger working stocks have been distributed without causing a reaction in prices. Buying, however, is still along conservative lines and more for nearby than for later needs. The crop has been practically made and the trade is holding off to see what the trend of prices will be and how quality will average for the crop.

Review of the Produce Market.

Apples—50c per bu. for Duchess and 75c for Red Astrachans; Wealthy, 60c. Bananas—7@7½c per lb.

Blackberries—\$3 per 16 qt. crate.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$4.40
Light Red Kidney	-----	8.50
Dark Red Kidney	-----	7.75

Beets—\$1 per bu.

Butter—The market is stronger and a little higher. Jobbers sell fresh packed at 42c, prints at 45c and June packed at 41c. Thy pay 23c for packing stock.

Cabbage—Home grown commands \$1.25 per bu.

Cantaloupes—Home grown command \$1.50@2 per bu.

Carrots—Home grown, \$1.25 per bu.

Cauliflower—Home grown, \$2 per doz.

Celery—Home grown brings 30@50c per doz.

Cocoanuts—\$1 per doz.

Cranberries—\$5 per 50 lb. box Cape Cod.

Cucumbers—\$1.25 per bu.

Eggs—Egg production so far this year is running ahead of last year during the same months for this same number of laying hens. On account of

a milder winter, the January production this year was 49 per cent. more than it was last year, February, 21 per cent. more, and March 8 per cent. more. But a cold April reduced the layings 2 per cent. below last year in April. There was a substantial increase in following months. Local jobbers are paying 40c this week for strictly fresh.

Egg Plant—\$2 per doz. for home grown.

Garlic—35c per string for Italian.

Grape Fruit—\$5.50 per case for Isle of Pines stock.

Grapes—Calif. Malaga, \$1.75; Tokay, \$2 per crate; Wordens, \$3 per doz. of 4 lb. baskets.

Honey—25c for comb; 25c for strained.

Honey Dew Melons—\$2.50 per crate for either 6, 8, 9 or 12.

Lemons—Quotations are now as follows:

300 Sunkist	-----	\$5.50
360 Red Ball	-----	5.00
300 Red Ball	-----	5.00

Lettuce—In good demand on the following basis:

California Iceberg 4s, per bu.	-----	\$4.00
Garden grown leaf, per bu.	-----	1.75

Onions—Home grown, \$2.25 per 100 lb. sacks; Spanish, \$2 per crate.

Oranges—Fancy Sunkist California Valencia are now on the following basis:

100	-----	\$7.50
126	-----	7.50
150	-----	7.50
176	-----	7.50
200	-----	7.50
216	-----	7.50
252	-----	7.50
288	-----	7.00
344	-----	7.00

Sunkist Red Ball, 50c cheaper.

Peaches—Prolifics and Early Crawford's fetch \$1.50 per bu.

Pears—\$3.25 per crate for Cal.; \$2 per bu. for Bartletts.

Peppers—Green, \$1.50 per bu.

Pickling Stock—20c per 100 for cukes; \$1.50 per 20 lb. box for white onions.

Plums—\$1 for Guis and Lombards.

Potatoes—Home grown \$1.25 per bu.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	-----	23c
Light fowls	-----	20c
Springers, 4 lbs. and up	-----	28c
Broilers	-----	18@23c
Turkey (fancy) young	-----	39c
Turkey (Old Toms)	-----	32c
Ducks (White Pekins)	-----	26c
Geese	-----	15c

Radishes—20c for outdoor grown.

Spinach—\$1.25 per bu. for home grown.

Squash—\$1.25 per bu. for summer; \$1.50 per bu. for Hubbard.

String Beans—\$2.50 per bu.

Tomatoes—60c for ½ bu. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	19@20c
Good	-----	18c
Medium	-----	15c
Poor	-----	12c

Water Melons—50@60c.

Wax Beans—\$2 per bu.

Whortleberries—\$4 per 16 qt. crate.

THE INDEPENDENT DEALER.

Some Things He Can Learn From the Chains.

In considering competition of any kind there are two primary points that have to be taken into account—the advantages which one's competitors have by reason of his location, his method of doing business and various systems which he employs, and the advantages which are to be found on the other side of the fence, the weapons which one's competitor cannot use.

In short, the entire situation resolves itself into an analysis of the methods that are being employed in the competitive fight and the turning of as many of these as possible against the other man.

One of the big battles which is being staged at the present time in the retail field is that of the Independent Store against the Chain, a conflict which is being rendered more and more serious because of the growing financial power of the chains and the fact that new stores of this kind are being opened every day. There is not a single line of retail endeavor—from the news stand to the giant department stores—which has not been "chained" and the latest list of organizations of this kind shows an expansion of this movement during the past year which is little short of amazing.

Bearing this in mind and remembering, at the same time, the financial backing which is behind the majority of chain store organizations, the question naturally arises as to whether the future of retail business will find the independent store entirely eliminated or whether, by reason of certain very definite advantages which it possesses, it will be able to meet and check the advance made by its powerful competitors.

The experiences of the past decade have shown very clearly that the individual store, no matter in what line, has little to fear from the chain—provided it makes the proper use of the weapons which it possesses, weapons cannot possibly be used by the chains and also provided that it learns the lessons from the chain store methods of management, organization, care in buying and rigid economy in operating expense that are obvious from an analysis of the success of the chain idea.

Before considering these, it might be well to emphasize the point that the chain stores themselves have had a most beneficial effect upon the independents who have had sufficient initiative to fight with the same weapons that their competitors use.

It is necessary to look back only a few years to recall the physical condition of the average small store—the grocery, the hardware store or the drug store. As a rule, it was dingy, dusty and unprepossessing. Its window was used as a catch-all for anything and everything. Its looks were poorly kept—if they were kept at all—and its methods of salesmanship reeked of the days when Caveat emptor (Let the buyer beware!) was the motto of every place where goods were sold across the counter.

Then a chain-store outfit came along

and opened a bright, attractive, spic-and-span store next door or across the street. The independent storekeeper—for he was far more of a storekeeper than he was a "merchant"—had to do one of two things: Either curl up and wait for the sheriff or clean up and go after business. Those who surrendered, those who sat back and wailed about "the competition of the chains" instead of doing something about it were swept out. Those who made up their minds to fight soon found that the weapons of Satisfaction and Service, of individual attention to the needs of their customers and personalized supervision of their own businesses, the weapons of charge accounts and deliveries and telephone orders, were more than sufficient to offset the much-vaunted buying power of the chains. In fact, many progressive buying merchants of the present day openly declare that they like nothing better than to have chain stores select locations close by, so that, through intimate comparison of the two methods, their customers can become even more convinced of the desirability of dealing with a store which is a separate and distinct unit, rather than a cog in a big machine.

To-day, there is far less talk of chain store competition—and of that other bugaboo of the retail business, mail-order competition—than there was ten or even five years ago, for the weaklings are being rapidly weeded out and all the chain stores of the Nation were last year credited with doing only 8 per cent. of the total retail business of the United States. This, however, does not mean that chain store sales were not sufficient to cause alarm, for 8 per cent. of \$42,000,000,000 represents \$3,360,000,000 which the independent retail stores failed to secure.

But it is not correct to say that this amount of sales was lost to the individually-owned stores, for the reason that it never belonged to them. It was an opportunity which they failed to grasp, a prize for which they did not strive sufficiently hard—but they did not lose it any more than a man could be said to lose the prize in a race in which he merely jogged along while his opponent was putting forward every effort to win.

That's what a lot of stores are doing to-day—jobbing along. But the race is getting swifter all the time and if there is to be any hope whatever of getting the real prize at least some of the methods which are being used by the chains will have to be more widely adapted to the individual retail field.

These methods may be roughly summarized as:

- A definite analysis of the market.
- Extreme care in the selection and buying of goods.
- Limitation of lines.
- Limitation of service.
- The handling of window and counter displays.
- The training of salespeople.
- Economies in operating service.
- A complete system of records, coupled with a proper use of the figures secured.

It will be invariably found that no chain store organization will select a location in a haphazard, hit-or-miss

fashion. In the first place, the chain is a large one, the entire country has been surveyed and certain markets have been mapped out as being the most promising. Then, after these have been determined, the cities and towns are surveyed and reports secured as to the buying habits of the people of each individual city, their incomes and their prejudices. Finally the business sections of each city are gone over very carefully and plans are laid to secure as many advantageous locations as possible—the chains often working years in advance to secure an option on a site which they favor.

In Philadelphia, for example, I know of three instances in which chain store outfits have their lines already laid to take over properties upon which the present leases will not expire for ten years or more. When the proper time comes, it is possible that the organizations may not exercise their options. But, meanwhile, they are protected against competition and can take over the stores if they care to do so at the end of the existing leases.

This, of course, is hardly possible for the individual store. The independent merchant usually has to take his location where he can find it, but there is no reason why he should not keep his eyes open for the future, why he should not instruct a reliable real estate broker to keep in close touch with developments in the retail district so that, if he wishes to do so, he can either enlarge his store or move to a better location.

But right here—in the analysis of the market—there is a weapon in the hands of the independent store which the chain cannot use: A concentrated survey of the trading radius of the store with a view to using newspaper and direct-mail advertising in the proper manner. How can a store expect to get a full one hundred cents return from every dollar spent for advertising if it is not thoroughly conversant with the needs and the desires of the people whom it is serving? How can it personalize and individualize its service if it doesn't know just what service is wanted? How can it build up trade in new lines if it is ignorant of the houses in which these lines would find a ready reception?

An excellent illustration in this connection, although the plan adopted was not that of a chain outfit, was recently outlined in the Retail Ledger in an article which told of the success which George F. Muth & Co. have had with a specialized idea in paint selling.

Every time one of their customers has his house painted—and it is easy to keep track of this through the sales in the paint department of the store—the Muth Company writes a letter to the owners of the two houses on each side of the one that has been newly painted and to the owners of the four houses directly across the street, calling their attention to the improvement which has been effected in the appearance of the property and to the increased value which a coat of paint has effected. Naturally, the suggestion is made that precisely similar paint can be secured at the Muth store and an approximate price is mentioned for a duplication of the work. As a

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FOR SAVINGS GRAND RAPIDS
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IGAN

result, a surprisingly large percentage of new orders are secured.

The names of house owners close by are secured through high school students who are glad to earn a little extra money in this way.

There is no reason why this plan should be confined to paint. It is just as applicable to radios, to sales of furnaces or cooking ranges or refrigerators or washing machines or other articles which are comparatively high-priced. In every instance, the man or woman who has just bought one of these would be very glad to show it to their neighbors and a personal letter to a dozen people in the immediate locality would be almost certain to pull an additional sale or two, in addition to laying a splendid foundation for future business.

When you come right down to it, this is only an example of carrying the chain-store market analysis idea a step further—dressing it up and rendering it far more attractive with the personalized service which is possible only through the independent store. Few chain store managers could put this plan into operation, because their hands are tied by the inflexible rules and regulations of their organization and because they are given little latitude for originality. "Standardization" is the keynote of the chain's success for, through standardization, they lower expenses and keep overhead down to a remarkably low point.

It is here that the standardization policy of the chain stores won its greatest victories, for the selection and purchasing of goods is not left to the individual manager but is handled entirely from the central office and orders are placed only after a searching investigation into the sales merits of the merchandise.

There is little chance for the high-powered salesman, the man who relies upon his own ability rather than upon that of his goods, to secure a large order from a chain. Experts go over each and every piece of merchandise offered, dissecting it, analyzing it and finally deciding whether or not it should be added to the stocks of the different links in the chain. As a result, there is little leftover goods and few shelf-warmers. Even the sasonable articles—like Christmas tree ornaments or bathing caps—are carefully stored away and brought out next year, together with the new stock. Because of this, "sales" are particularly unknown in chain stores. Stock doesn't have to be cleared out and, as the lines are comparatively few and the goods are all surefire sellers, little loss has to be taken on markdowns, even in the clothing chains.

There are few individually-owned stores, on the other hand, that could not profit by taking this leaf out of the chain store's book of management. It is not, of course, advisable for a store so to limit its stock that any considerable percentage of customers will have to be told, "We haven't that" or "We're just out of it," but there is no reason for the multiplicity of brands and the excessive duplication of items which is so often found.

Only recently, I was in a hardware store which had, on display or behind

the counter, thirteen different makes of knife sharpeners. Examination of the sales records showed that over 80 per cent. of the sales were made on two of these types. Why, therefore, should the store stock the other eleven? Why should they be allowed to clutter up valuable space and eat up their profit long before they were sold—if at all—when there were other and far faster moving things that could be advantageously displayed in the same spot?

That's one big lesson that the independent store can learn from the chain—to carry only goods that will sell, stock only a few of them at a time and keep turnover turning. Manufacturers are deprecating the so-called "hand-to-mouth" buying policies of retailers at the present time, but isn't it far better to buy from hand to mouth than to sell only when the sheriff tacks a big-typed notice on the door?

One of the outstanding differences between the chain store and its independent competitor is that the latter gives service and the former does not. Here is a weapon that, rightly employed, can be used to the inevitable advantage of the independent, for the majority of people like to buy service along with their goods and they are willing to pay for it—up to a certain point. They like the convenience of a charge account (and they'll buy more on it than they will for cash) and they like to have their goods delivered. They like to be able to call up the store on the telephone and have their wants attended to with a minimum of trouble. They can't do these things in a chain store and it therefore follows that if the independent store emphasizes the service which it renders and the convenience which it offers, it will offset the lower prices which the chain features as its sole reason for existence.

But there is such a thing as carrying service entirely too far—extending it to the point where it has to be reflected in a materially increased cost to the consumer—and it is here that a balance has to be struck. Extension of a thirty-day credit, for example, is an excellent idea, when you know who you are dealing with and are certain that the bills will be paid with a fair amount of promptness. But when credit begins to lag to anywhere from ninety days to six months or more, it is time to call a halt. That isn't service. That is an imposition by your customers who have borrowed money from you and are retaining it without paying interest for the privilege.

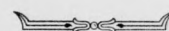
Again, it isn't service to make a special trip to deliver a package of thumb tacks or some washers for a garden hose. A certain amount of deliveries of this kind undoubtedly do create good-will. But they are an expensive luxury and should be indulged in only when you are fairly sure that some real good will come out of them in future.

Steering a straight course between the chain store abolition of all service on the one hand and too much service on the other is a task for a real diplomat—which is to say a real retail executive, for there is just as much need for diplomacy and hair-line decisions

(Continued on page 30)

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working full time every
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Wholesalers for Fifty-seven Years

Ottawa at Weston

Grand Rapids

The Michigan Trust Company Receiver

NOT YET IN VISIBLE PERIL.

The warning against gush over the Locarno compact and Germany's entry into the league of nations comes with good grace from Lord Grey of Falldon. The veteran British statesman has always coupled with the traditional reserve of his people a desire to take as cheerful a view of developments as possible. His satisfaction over the arrangements following the two Balkan wars was rudely shattered by the events of July and August, 1914, but if he had been inclined to draw a more sombre picture since, there has been nothing of cynicism in his disillusionment. Nor is there any touch of bitterness in his present warning. He is merely speaking out of his great experience when he says that there is danger in allowing enthusiasm over improved international relations to run to excess.

The opposite tendency is equally to be condemned. Sighs and groans over the total depravity of mankind and especially that part of mankind which has to do with diplomacy may—and, unfortunately, often do—go to an absurd extreme. He would have a hard choice who was bidden to say whether he would be shut up for half a day with a man who was sure that Locarno and Germany's admission into the league had made war forever impossible or with another man who was positive that Mars was waiting around the corner. The wonder is that with so much gush on the one hand and so much gloom on the other, the world gets ahead at all. For these two qualities do not counteract each other; they make each other more intense.

It speaks volume for human nature that somehow we do get ahead. With all our gush and gloom we have a considerable stock of gumption too. If we live in a fool's paradise part of the time and another part of the time sit in the seat of the scornful, occasionally, at least, we see things pretty much as they are. It would not do to wipe out gush and gloom entirely—they lend variety to life. But the world is not yet in visible peril of having too much gumption.

SALES OF WOOL.

Auction sales of wool are in progress in London and in Brisbane, Australia, the principal one being at the former place. It is a little puzzling to find out the trend from the reports that have come over. Certain of the best merinos have been somewhat advanced in price, but the amount of the withdrawals indicates the purpose of holders to try to keep up prices. Whether they will be able to do this up to the end of the sales is still a question. Some of the wools represent a price of over \$1.25 clean landed cost plus duty, in this country. Very little buying for this country has taken place at the foreign sales, most of it being for Germany, France and Japan. But the advances in wool prices abroad have tended to make holders here reluctant to part with their stocks, except at higher levels. They have been encouraged in this attitude by the greater demand from domestic mills which are, in the main, well occupied

with orders for goods. Imports of wool are declining and so also are warehoused stocks. Two notable offerings of dress goods for Spring were a feature of the past week. They are of extensive variety and are well calculated to promote trade, especially as the prices show a fair reduction from previous ones. In men's wear fabrics the manufacturing clothiers are still somewhat shy in their Spring orders, waiting to hear from the road salesmen. By the first of next month or thereabouts, all the Spring lines will be shown. Tropical suits are already on the market. In women's wear fabrics the trade is waiting for the opening of fancies by the American Woolen Co., whose lines will shortly be shown. Some of the more distinctive lines for women's wear will not be offered for nearly a month to come. The conditions in the garment trades seem to warrant the delay.

TOWARD LIGHTER WEAVES.

With the increasing tendency in recent years toward lighter weight garments for women has come a gradual revolution in the kind of materials used. Silk fabrics have been supplanting both cotton and wool ones to a very large extent and, because of their feel as well as appearance, have made a strong appeal to the gentler sex. Although the tendency was quite noticeable a few years back, no effort was made to counteract it by those interested in other textiles, the general supposition being that the vogue for silks was somewhat of a fad that would soon run its course. When, however, the trend persisted and the effect was to reduce the sales of other kinds of fabrics, account was taken of it, especially by the makers of cotton goods which had commended themselves as much by their cheapness as by anything else. As cheapness ceased to be the principal factor, cotton manufacturers turned more toward improving the quality and appearance of their products. They offered sheer weaves and superior styling in the effort to divert attention to their wares and met with some success, although not overcoming the liking of women for silks. Within the past year the manufacturers of woolen dress goods have shown a disposition to come into the competition for women's favor by turning out some very thin worsteds designed to take the place of silken textures. This movement has reached its peak in the making of fabrics for next Spring, which weigh only about two ounces to the yard and which are available for nearly all the purposes for which silks are used. How consumers will react to this is yet to be determined, but there appears to be no doubt but that the new weaves will find and keep a place for themselves. This is the usual experience with cloths that have the appeal of novelty.

INSTALMENT BUYING.

Certain forms of instalment buying have aroused considerable discussion of late in credit and other trade circles. With the general subject the people of the country have been familiar for many years. One of the earliest instances was the purchasing of furniture on certain stated monthly pay-

ments, which still continues on rather a large scale in many portions of the country, especially in the urban districts. In the smaller towns and villages, where everybody knows everybody else, sales are made on credit, with settlements at certain fixed times as has been the case from time immemorial. Since the craving for automobiles became so universal the scope of instalment buying has been vastly extended, since comparatively few of the purchasers have been able to buy the vehicles for cash. This has become so much of a fixture that separate organizations have been formed for financing these operations. In due course instalment buying on a large scale became customary for musical instruments and radio sets. This paved the way for applying the same method of purchase to clothing, a system which is in vogue in various parts of the country. It is this last-mentioned application which has recently attracted notice. Contrary to what might be thought, the losses have not been large, only a very small percentage of the customers defaulting. It is opposed as likely to lead to bigger losses whenever hard times with lack of employment should set in. In defense, those indulging in the practice state that instalment buying of the kind has not decreased the number of cash purchasers and has stimulated buying by others, while it has really quickened the settlement of accounts by those who are known as "slow pay."

SITUATION IN COTTON GOODS.

More than the usual amount of fluctuation was shown in the quotations of cotton during the past week. The general trend, however, has been downward, and while there is much uncertainty as to the size of the crop which is dependent on conditions still to come, there are still those who believe it will come near being a record one. For the first time in a number of years the ginnings afford no basis for a prediction because of the lateness of the crop. On Thursday another of the fortnightly estimates of the Crop Reporting Board will be issued. It will not be regarded as conclusive as reports of that date usually are. What cotton will be ultimately worth is puzzling the manufacturers of cotton goods. Judging from the prices they are making, it looks as though they expected no very radical changes in the cost of raw material. Gray goods prices have softened somewhat, but finished fabrics have showed a tendency to advance. Denims and some other cloths have risen in price, while ginghams for next Spring are being offered at the former levels. Prints and wash goods sales are being pushed with rather good results. A steady demand continues for fancy cottons, particularly for those with rayon embellishment. In knit goods heavy-weight underwear is being rather diligently sought. Some lines for Spring by mills selling direct have been opened at reductions on both ribbed goods and nainsooks. Other openings will take place within a week or so. A little more movement is reported in hosiery. Some quickening in activity in all cotton goods lines is expected this week and next.

DRY GOODS CONDITIONS.

As was anticipated, business picked up very much during the past week. Continued and unusually cool weather for this time of year has made it necessary for stores to stock up for the immediate requirements of customers, particularly in lines of apparel, while general economic conditions are calculated to make quite liberal anticipation of needs less of a gamble than has been the case. The offerings of the textile mills show continuing tendency toward novelty of weave and pattern in the fabrics offered. Staples are being repriced, usually on a lower level, because of cheaper raw material. Margins of profit are in most cases quite moderate, the evident intention being to get larger volume sales. Retail business in large centers has started in very well for Fall, but the sales have not yet been sufficient in quantity to determine whether the movement to dispose of more quality goods will come up to the expectations of those behind it. On the whole, however, merchants are encouraged by the consumer buying thus far and are looking forward to a successful season.

Linens enjoyed another week of very brisk business, exceeding by a good margin the figures of the comparative week of last year. Buying of fancy household goods for the holiday trade is proceeding very favorably and in good quantities. There was a large demand for colored rayon silk bed spreads. Fine linen damask, previously wanted in low, special-price numbers, has shown a steady increase in demand and now many sales include those up to the highest price. Towels continue particularly active.

In dress goods plaids are particularly strong, a great demand having sprung up within the last few weeks for fine qualities in clan effects and pastel colorings. It is becoming more difficult every day to obtain early shipments from dress goods mills.

The activity in the wash goods department is quite satisfactory, resulting in a demand for a larger variety of fabrics. There is unusual call for colors such as jungle green, claret red, copper brown and Peking blue in rayon crepes, rayon jacquards, alpacas and silk and cotton crepes. Challies, foulards, English prints, brocades and suitings also come in for a good share of acceptance, and show a noticeable improvement in the quantities being wanted. Percales continue to sell freely.

A large number of sales are made in the general line of domestics, sheets and pillow cases. Trade in the department is plentiful, and practically all through the entire line the different grades are well taken. However, little buying is done in large lots. Mail and road business is also healthy and continues to be received regularly.

Road sales, as well as mail orders, for handkerchiefs show a fair increase over last year. While there are many for future delivery, most of them are for immediate delivery, showing that retailers' stocks are low. Net and lace novelties on linen and crepe are especially wanted.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

My father was the pioneer bookseller of Hudson. The person who most frequented his store was Will Carleton, the Poet of the Commonplace, whose Farm Ballads subsequently reached a sale of two million copies. My father closed his store on the breaking out of the civil war and was one of the first men in Lenawee county to offer himself for enlistment. He was rejected because he was an overweight, but he was determined to be identified with the great struggle for the perpetuation of the Republic and the freedom of the negro and secured a clerkship in the commissary department, which he held until the close of the war. He came home a physical wreck and was never able to do indoor work again. In 1868 he worked a farm on shares in Lenawee county. During the lull of the summer work father and I were invited to visit Albion as the guests of my father's cousin, Wm. G. Powers, who was then engaged in the dry goods business there. We made the trip from Blissfield to Jackson on a night train and I distinctly recall how startled I was to see a rolling mill in full operation at Napoleon. At Jackson the next day we went up and down the main street to ascertain how many greenbacks we could get in exchange for a \$10 gold piece my father possessed. One bank had a placard in the window offering \$27.65; another \$27.70. A third bank finally effected the purchase of the coin on the basis of \$27.75. I never saw two kinds of money in one country again until 1912, when I visited the Panama Canal and saw Panamanian silver passing current at one-half the value of United States currency, which was called gold, whether it was metal or paper.

Our stay at Albion lasted several days, including an all day church picnic at Spectacle Lake, which has since been drained and much of it converted into rich farms.

Fifty-eight years passed before I had occasion to visit Albion again, which was the objective point of our week end trip last Saturday. Instead of the struggling village of 1868 I found a beautiful city of 10,000 happy and contented people, with wonderful stores, remarkably well paved streets, marvelous factories and a college which has even more than a National reputation.

Our first stop en route was at Mason, which looked even better by daylight than when I saw it for a few moments one evening four weeks ago. The country round about is very attractive and the farm homes and surroundings afford unmistakable evidences of progress and prosperity.

Leslie appears to be holding her own, despite the fact that she is only sixteen miles from the metropolitan city of Jackson.

Jackson has certainly come into her own, judging by the sky scrapers now being erected on the main street and other evidences of a forward looking city. When I was President of the Grand Rapids Board of Trade, nearly twenty years ago, I was invited by Jackson Council, U. C. T., to address

an open meeting of the business men of that city on the subject, "What Ails Jackson?" I never undertook to make a talk of that kind in those days without spending a day at least investigating the local situation, which enabled me to discuss my subject understandingly. My audience, which included all the bankers of the city, appeared to be a very appreciative one until I stated that the thing Jackson needed most at that time was about a dozen first-class funerals. This statement apparently stunned some of my hearers, but I have since been told by several of the leading men of Jackson that my diagnosis was the turning point in the career of that city, which had long been under the domination of a coterie of old fogies, who promptly and effectually vetoed all attempts to start Jackson along progressive lines. So long as these old barnacles held the reins of power, progress was impossible, but they were so kind as to seek repose in the cemetery shortly afterward and the city is now developing so rapidly that nothing can stop her. Every merchant I called on assured me that his volume was away ahead of the record for 1925 and that the outlook for fall and winter business was excellent.

I found Albion merchants very cordial in their regard for the Tradesman and very proud over their new hotel, the Parker Inn, which owes its existence to 319 local stockholders. The hotel is well planned and fairly well constructed. The location of the hotel is ideal, being removed two blocks from the business center and surrounded by beautiful trees. The outside of the building is imposing and the inside arrangement appears to be in keeping with the general character of the institution. Some features of the management could be greatly improved, with much pleasure and satisfaction to the guests. When I started for the dining room Sunday morning I found a sign on the elevator to the effect that it was out of order and for the life of me I could not locate the stairway. I managed to reach the second floor by means of the fire escape, where I succeeded in attracting the attention of a maid, who showed me a door which led to the stairway. This door is located in a dark place in the hall and the lettering on the door is so indistinct in the dim light that few people would ever find it in the event of fire or panic, which would naturally result in rash action on the part of guests who would naturally jump from the windows of the upper stories if both elevator and fire escape were out of order or overcrowded. It has always seemed to me that hotel men as a class pay too little attention to preparing for emergencies which may occur at any time, even in the best conducted establishments.

The rooms in the Parker Inn are clean and wholesome and the housekeeping is apparently all that could be desired. The food served in the regular dining room is well cooked and ample for the price charged. The portions served in the coffee shop are ridiculously inadequate. The service in both places is rendered by college girls. This is a generous act on the

part of the hotel management, but hard on the guests who pay enough to entitle them to experienced service. The atmosphere of the hotel is ideal, except behind the desk.

Marshall handles the rest room problem in a manner highly creditable to all concerned. The work is undertaken by the Methodist church, located one block North of M 17. Every visitor is urged to register and, incidentally, permitted to inspect a tin cup fairly brimming with silver coins. The suggestion is not offensive and the service rendered is so perfect in every respect that few fail to accept the situation in good part. The work is carried on by the ladies of the church; who probably find this method of raising money quite as effective as giving church suppers and amateur concerts.

On the North shore of Gull Lake, which is generally conceded to be one of the most beautiful bodies of water in Michigan, Miss Elizabeth Porter has created a summer home which is all that the term home implies. It is located at a point where it commands a sweeping view of the most attractive portion of the lake, including the homes of many members of the idle rich class, and is so planned and constructed that the rooms are cool and inviting, no matter in which direction the wind may be. The house is furnished with the same degree of artistic taste which the owner exhibits in her dealings with her feminine customers. She conducts woman's wear stores at Grand Rapids and Kalamazoo and the discriminating ladies of those cities—with a dozen other cities thrown in for good measure—depend upon her absolutely for their clothing adornment. With her far seeing eye and unflinching judgment she can make a stout woman look buxom and comely and, per contra, she can make a lean and lank woman look like a queen. She accomplishes these results through the employment of an art known only to herself. She has made herself notable by reason of hard work and treating people right and richly deserves the success she has achieved.

E. A. Stowe.

Lambs and Sheep—Why the Low Consumption.

Compared with certain other countries, including Australia, New Zealand and the United Kingdom, we eat very little lamb and mutton in the United States. There are many reasons attributed to this condition by economists, but perhaps the greatest single influence is the price differential between lamb and beef. Mutton, however, is relatively cheap, and the quality of the kind produced in this country is pointed out as being inferior on the average to that produced in the countries where more is eaten. The breeds of sheep that produce the best mutton are what are known as mutton breeds. This means that they have the inherent characteristics of mutton more than wool. Sheep have two sources of value. One is mutton and the other is wool. The kinds that produce the long wool so valuable in the trade unfortunately are not so good for mutton. This means that the mutton is not so high in desirability, and there is not so much of it per pound

of live sheep. The sheep raiser must decide whether he wishes to raise sheep for mutton or for wool, and in this country very few sheep are raised to full maturity with the meat as the primary influence. As a matter of fact mutton as meat is a by-product of the lamb industry in this country. Lambs are in demand at all times whereas mutton is used with its market price its strongest influence in its sale. Those close to the situation believe that mutton should be in greater demand here. It is believed that the really good mutton that comes to market is discriminated against out of line with its food value and its real dietary possibilities. It is thought that the prejudice that exists is due to the earlier days when mutton was old and tough when it usually reached the market. This is true of some of it to-day, but there is a moderate supply of high quality mutton that is very good indeed. To show the condition that exists and what the term mutton means to retailers just consider that when a lamb reaches the border age between lamb and mutton and shows a mutton joint at slaughter the carcass is worth as much as five dollars a hundred less at times than it would be worth if the joint was the kind found on lambs. In one case it is bought as mutton and in the other it is bought as lamb. The retailer discriminates to this extent because he claims he has no demand for mutton as such. Consumers should give thought to this phase of mutton selling and ask for a good leg of mutton once in a while, and thereby save money and help the industry. The trial may result in making one a mutton user.

New Trends in Brassieres.

In brassieres and allied merchandise the trend in new models offered the trade is strongly toward types which accentuate and at the same time support the bust. The flat, boyish effect, recently stressed, has now become passe, according to leading factors in the brassiere industry. The price range of this type of brassiere has been lowered so that the accessories may be retailed as low as \$1. This kind of brassiere is also being added to the corset-brassiere and the special garment which combines brassiere, girdle and panties into one garment. In corset brassieres there is also a trend toward incorporating an abdomen and diaphragm reducer, which is semi-detachable or entirely so.

More Orders For Fall Gloves.

Additional orders for women's fabric and leather gloves were being received following the good advance business which a number of manufacturers are said to have booked. The imminence of active Fall retail selling has stimulated business from many of the smaller stores which had been holding back their purchases. In the merchandise that is meeting with the best volume demand, gloves with the embroidered turn-back cuff continue to lead. In the more expensive variety the so-called "seven-button" style is selling well. The price situation in kid gloves is strong owing to the tight market in glove leathers.

SHOE MARKET

An Unusual Idea For Window Display

The writer recently saw a window display in a men's store in London, Ont., which drew a crowd from morning until night. The idea is just as suitable for a shoe window, and is good any time.

Suspended from the ceiling of the window was an ordinary water faucet. It was not connected to any pipe and apparently had no support except the three wires which held it. Yet from it there poured a steady stream of water.

The water fell into a tub arranged just high enough in the window so that passersby could not see into it. The secret of the trick was concealed in the tub where another faucet was arranged, connected to a piece of glass tubing which was inserted in the mouth of the faucet suspended from the ceiling. This tubing acted as a fountain, the water flowing up through it, and down the outside of the glass again completely concealing it, so that to watchers there was apparently just a stream of water flowing from the faucet.

The effect of this display is very striking. It is plainly a "stunt" designed to attract attention and this store owner had capitalized on it by a card which read, "Yes, it's remarkable. But so are the values in this window."

If you decide to try this idea we suggest you test it out in the back room before installing it in the window as we suspect it requires a certain skill to make the illusion complete. The better way would be to turn the entire job over to your plumber.

Men's Winter Weight Campaign Will Help Fall Sales.

If you can get a local window trimmer to prepare you a background that will put over the idea that will be all you need. If not, a very creditable winter scene can be worked up by most any one with the aid of cotton batting to represent snow, and some ice skates, sleds, skis, etc., by way of stage properties.

By this time you have probably divined that the "Winter-Weight Week" idea is just another way of advertising your fall and winter styles. But it is a "different" way—it gives that little added fillip of interest that makes people notice your store. We have purposely avoided any suggestions in this sketchy little campaign that will cost much money. If you want to go into the idea in a big way you can easily expand our suggestions to fit your needs.

One of the big things the men's shoe business needs is something to awaken popular interest. We believe you will find in the suggestion here a plan that will make men's shoe business better for fall, just as the "Summer-Weight" campaign stirred things up last June.

Contest Attracts Juvenile Trade.

A. Marshalek, live wire shoe merchant of Milwaukee, late in July planned to do something to bring in extra juvenile business just before the fall

school semester started. He decided upon a unique contest that not only brought new faces into his store, but sold many extra pairs of shoes and provided much amusement and in addition resulted in contacts never before established. The "Trolley Car Contest" was what Mr. Marshalek termed it. The contest ran for a week prior to the school opening week.

A week prior to the opening of the contest the Parkway Shoe SShop operated by Marshalek, gave every entry a shoe carton. The prizes were to be given to the boy that brought in the most interesting-looking cardboard trolley car, with a second and third prize. The prizes were small cash ones plus a pair of shoes. More than seven hundred boys and girls entered the contest although nearly a thousand boxes were given away.

This Was Good.

In a little town in Indiana the local movie theater runs a special matinee for school children every Friday afternoon, at which an admission of 10 cents is charged. The local shoe merchant observed that the average crowd was not large, probably never more than 150, so he arranged a bargain with the movie owner whereby he agreed to buy out one of the Friday matinees for \$15.

Then he advertised that the next Friday's show was to be "his treat" and all the boys and girls were welcome. In his advertisement he also said, "Bring your mother along, she's welcome, too." The matinee drew the largest crowd ever seen there on a Friday afternoon, and was a good advertisement for the movie theater, as well as for the shoe store.

Old—But Always Good.

Nothing makes a more attractive window setting for fall merchandise than ripe pumpkins and corn stalks. When you've racked your brain to think of some new "stunt" to get people to look at your windows, fall back on Nature's window material and you'll have a more attractive window than most.

In this connection here's an advance tip for a Halloween window feature. If you use jack o'lanterns made from pumpkins, with lights inside, use lights that flash on and off and the effectiveness of your display will be doubled. Last fall we saw a very effective Halloween window in which were a dozen jack o'lanterns winking and blinking.

Like Women's Belts of Gold Kid.

Gold kid is in the forefront of the demand for leather belts for wear with women's frocks, the call for this merchandise continuing strong generally both from cutters-up and from the retail trade. The demand for gold kid in belts is in direct contrast with the popularity of silver kid for evening slippers. This, it is pointed out, is due to the fact that gold is the chosen shade for daytime wear this season and silver that for evening wear. All the new shade in suede belts are also being taken by buyers, but the demand for width remains unchanged. The best "numbers" continue to run from three-eighths of an inch to two and a half inches wide.

Reports From Shoe Market Vary.

Although reports concerning the present status of business with wholesale shoe concerns do not altogether agree, the indications are that those telling of declining sales are less true of houses handling general lines than of those specializing in novelties. In fact, no evidence of a let-down in business is seen at all in some quarters of the market, and a sales executive of one of the largest concerns yesterday reported one of the best weeks, from a volume standpoint, in some time. In the business done by houses carrying general lines the call for small children's, boys' and misses' footwear continue to lead. Men's shoes come next in sales volume, with women's lines trailing. Were it not for lagging sales of the last named, according to some opinions expressed, business would be excellent. As it is, September is proving the best month of 1926 to date.

Will This Idea Sell Comfort Slippers?

Stores in other lines of business often find it profitable to hold sales in October and early November of typical holiday goods. They offer low prices and urge people to buy Christmas presents early and take advantage of the lower prices.

Perhaps next month you could have a sale of felt slippers, using this idea. Name interesting prices and you are certain to get good business. It would help the idea along if you placed each pair in a holly decorated box, just as you would do at Christmas time. You could also offer, as an added inducement, to hold all slippers purchased until December, and then deliver them.

Broudy Changes Store Name.

Detroit, Sept. 21—A. Broudy, orthopedic shoe merchant at 1434 Farmer street, seeking to inject a feeling for style into the name of his store, has changed it from the Physical Culture Shoe Co. to Fashion and Comfort, Inc. Incidentally, Broudy, since taking over the location occupied by Lubin's until nine months ago, is doing very nicely with his orthopedic lines. There appears to be a very definite trend toward this type of shoe in this city. Ample evidence of it is found in the excellent sales records of Broudy, Hack's, and the various Matrix and Arch-Preserver dealers.

No narrow minded man can manage a broad gauge business. Be studious and observant, seeking to educate yourself in business methods and principles as laid down by others.

Mr. Retailer

There is a man in your town whose shoe business you can get. He is a young man. He knows style. He insists on it. He buys more than one pair. His name is John Comer.

Our salesmen are now showing the new fall numbers—right in style, price and fit.

HEROLD-BERTSCH SHOE COMPANY

Manufacturers Since 1892

Grand Rapids, Michigan

If you want Profits
Stock
Mileage Laces
Fabric Tip
QUALITY

GUARANTEED
SERVICE

BEN KRAUSE Company

20 S. Ionia Ave. Grand Rapids, Mich.

Michigan Shoe Dealers
Mutual Fire Insurance Company
LANSING, MICHIGAN

PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy.-Treas.

LANSING, MICH.

P. O. Box 549

PRE-HISTORIC MAN.

Indications of His Having Lived in Michigan.

Written for the Tradesman.

There was a time when many good scientists proposed to smash all stories of the creation on the supposed rock that men in America were of this hemisphere brought into being. Studies of discoveries since the early or middle seventies have forever settled that conjecture. Such eminent geologists as L. Agassiz, however, still have many followers for the idea that this continent as such is older than the Eastern.

Whence came men upon this continent still forms a problem of no small dimensions. In this connection an eminent American writer referred to "the story which Plato says was related to Solomon by an Egyptian priest of the island called Atlantis, larger than Asia Minor and Libya combined, lying beyond the pillars of Hercules, inhabited by a powerful and warlike people, and which was destroyed by earthquakes and floods nine thousand years before his time."

Under various names about that time and for some time after, an island of some proportions found its place in the "Sea of Darkness" as the Atlantic was called, when this half of the world was only guessed at. How much of real history which would solve some of the problems of our time is in this old story can only be guessed at.

Some recognized authorities see the shell heaps along the Atlantic coast and in Florida, as identical with the Kjekken-Moddings of Denmark and proceed to figure out a way into this hemisphere from the Northeast.

All these and many other interesting theories which are interesting might be cited, but the combination of facts which stand out from them all, form a problem which has taxed some of the best minds of the world. Many of the elements of these theories, however, are subject not only to interesting study, but to solution.

One thing seems sure and that is that in the Southwestern part of this country and Northern Mexico there was once a race which has left many proofs of a superior culture and social advancement over the Indians who were known to the earliest explorers. For a few years past the best archeological authorities have moved toward a theory that this culture was acquired by this people nearly in the neighborhood where these ruins were found. These modern theorists advance the idea that the coming of man to America was across Behrings Straits. For various reasons they present they say the race extended South along the Pacific slope until it reached the vicinity of Columbia River, where it separated, one branch moving Eastward to the interior and the other moving Southward to finally become, through an offshoot, the cultured races mentioned. But this theory runs through certain difficulties, not the least of which is the fact that the land of the Digger Indians of the extreme U. S. Northwest would be right in that path-

way, and it is very difficult to understand how a race which developed into the cultured people of the Southwest should find its pathway through this degraded, nearest to animal tribe of the whole Indian family.

While this is being written Dr. E. A. Douglass has under study the tree rings near the Arizona University, together with certain astronomical calculations, through the combination of which he believes he will be able to definitely decide the age of certain relics of great antiquity in that vicinity, and his theories have such a clear tendency that scientists are watching his studies with much interest. Very close studies of the crater at Niagara a few years ago led to a statement that it is not over 5,000 years since the final receding of the glacial ice at that place. There are many good reasons for believing that relics from this cultured race of the Southwest are older than that. There are many of the very best scholars who believe that a race of human beings of a higher culture than the Indians inhabited America, even before the glacier period; that the oncreeping ice and its attendant discomforts gradually drove them South beyond the glacial area, and that these people were the real founders of the cultured races of the South, with possible modifications from various other sources.

There are a number of items which form the basis for such a theory which make it of interest to Michigan. There has almost always been found copper in the ruins of this race. In two quite widely separated places this copper has been analyzed chemically and pronounced unquestionably from Lake Superior country.

When the earliest explorers came the Indians had copper to some extent and when the mines were opened, especially at Triangle Island, Lake Superior, there were traces of the mines having been previously worked. Much of this was crude and, no doubt, recent at that time, but one mass which weighed 484 pounds had been lifted to a trestle work and had been formed to resemble a human face in one part by breaking off pieces and bending other pieces back. The Indians knew nothing of the required heavy mechanics for what had been done to this and other pieces found at other places. The Southern races knew a great deal of heavy mechanics or they could not have erected the buildings of which the ruins have been found.

If the theory indicated should prove to be correct, the glacial drift has covered traces of these people and their wanderings across the glacial area. The Southern lines of the glacial area are but a little ways from where traces of this old cultured race begin.

There are comparatively few places in Michigan where the glacial drift has been pierced and in most of the places where it has been done it has been done by men who have paid no attention to what might have been found if a trained student had been on the field. In the Northeastern part of Livingston county, a well contract-

or, while drilling at a depth of over eighty feet, brought up an ivory arrow head, and finds of similar importance have been reported from various places. These finds add an impetus to the theory that some time previous to the glacial period there lived in Michigan a race who migrated Southward, and no one can much more than guess the revelations which would greet us could we but uncover the ruins which lie buried from that age.

A. Riley Crittenden.

The Despised Crow Is Again in Evidence.

Grandville, Sept. 21.—An irritated householder gets out with his little pistol and takes a shot into the treetops where a lot of sparrows are singing in joy over being alive.

What right have these insignificant little midgets worrying the life of a staid citizen standing in the community? The incessant morning and evening chants of these little birds jar harshly on the nerves of this man, and he will not have it, so he takes a shot for luck. Fortunately for him, the State grants him the privilege of shooting the birds, therefore he is strictly within his rights when he goes after them.

Even though mayhap this worried man may be a member of the church in good standing, he does not lose caste because he hates the birds, not even though it is of record that the good Father of all notes the sparrow's fall.

The autumn days are almost here, the saddest of the year, and with their coming the birds swarm more thickly in spots along the village and country roads. Together with the sparrow, the crow occupies the most conspicuous place as an enemy to man. Long strings of dead crows ornament fences in the farming community and it is esteemed an honor to see who can get the longest string.

A man with a bushel of dead sparrows has honorable mention in the country newspapers as one who has an eye out for the good of his fellow man, and incidentally lines his pocket-book with shekels as a reward for his desperate daring in thus bearding the sparrow in his den without a flinch of fear.

All these bird pictures are not gloomy, however, not even in Grandville.

A solemn crow made bold not long ago to drop down here in a back yard and nod a welcome to a lot of playing children. These little tykes did not run for daddy to come and shoot the bird of ill omen. Those boys and girls were delighted at this unexpected visit. They called mamma, who was as pleased as her children at sight of a crow come a-calling.

That old crow knew he was safe, since he refused to be frightened, but accepted bread crumbs tossed to him; in fact, he was that tame he ate food out of the hand of one of the family. Such a nice old crow as he was. The mother of the children enjoyed feeding and talking to her feathered visitor, never once thinking of harming him.

If there were more such mothers of families there would be less bird slaughter in this land of ours. That crow had strayed from his fellows and came alone to talk with the boys and girls in bird language, and they all enjoyed the pleasant confab. How much more humane than to have rushed for a gun and shot the harmless visitor.

The woods are peopled with feather-friends of the human family; true friends are they, yet their friendliness is often met with rebuff and death. The children who saw their mother feeding that lonesome crow will never forget that scene as long as life lasts, a more endearing memory than that other one with dead birds hanging from the belt of a human destroyer of bird life,

Appeals have been often made to man favoring conservation of bird life. These appeals have fallen on deaf ears in most instances. Even newspapers that give all sorts of pictures of crime and sensational reading, unfit some of it to be read in the home, are averse to printing one word in defense of the birds.

The slaughter of birds has in it no dangerous aspects. The small creatures are absolutely at the mercy of the gunner, and the wholesale killing is in itself a mark of pride with some.

It is safe to say that the boys and girls who witnessed their mother's feeding that solitary crow, permitting it to depart in peace, will ever treasure the memory of that scene and never have cause to blush for the sympathetic homeliness of that mother's effort to be good to even the despised crow.

The tender heart of Abraham Lincoln held sympathy and encouragement for the smallest of God's creatures. It is a known fact that the bravest are the tenderest and that the man or woman who takes delight in seeing how many birds he or she can kill is rather akin to the reptile than to the great human family whom God has placed here to guard and govern all created things.

Dear reader, which would you prefer to be, that man who shoots birds from the treetops because their songs annoy him, or that woman with her children about her as she stoops to give food to a solitary crow?

When the All Father makes up His jewels in the bye and bye do you not think that little mother will stand at the head, even though this one instance of her great mother heart had only to do with a lowly, despised crow?

Take care of the little things and the bigger ones will take care of themselves. The true nature of the man or woman comes to the surface rather in the little things of life than in those greater ones, held high where everybody may see.

In truth, the birds—small though they may be—are a part and parcel of the great creation and the Omnipotent Eye watches as carefully over them as it does over the greater ones of the world. The humble robin redbreast has in all ages been recognized as worthy of our best care, and yet, because of the senseless prejudice against at least one-half of God's feathered creatures this loved and petted robin is even to-day almost extinct.

As the summers come and go the robin dwindles until it will not be many years before the last redbreast has sung its last song and passed on to the dust of forgotten things.

Mothers and fathers who teach their children to respect bird life will never live to regret their splendid humanity.

Old Timer.

Price Rise of Women's Coats.

In a number of instances, because of higher fabric and production costs, wholesale prices of women's coats are being advanced in the market. The rise is averaging about 10 per cent. Some coat firms as yet have made no increase in their quotations, but under present conditions it is held to be only a matter of time before they will be forced to follow the example set by other concerns. It is being felt in the trade, however, that it is unwise to exact increases above those made absolutely necessary. Any attempt beyond this, according to leading factors in the trade, would result in injurious reaction to the manufacturers concerned. Lowering of standards because of a possible shortage is also regarded as an evil to be guarded against.

FINANCIAL

Hopes of Sugar Producers For Relief.

With the time rapidly approaching for harvesting sugar beet crops and cutting sugar cane it is possible to form a fairly accurate estimate of world production for the coming year and to get some idea of the probable price trend.

Authorities who have studied the situation are inclined to agree that the coming year's output of raw sugar will fall below the total produced in the last twelve months, but they are not so certain that the reduction will be sufficient to bring any appreciable benefit to producers complaining of low prices. Much depends on the effect on Cuban production of the proposed restrictive measures designed to curtail sharply the next Cuban crop. To date, however, the movement has not progressed sufficiently for the trade to determine whether the restriction will prove effective.

Estimates of the probable demand for sugar in the coming year are based largely on current consumption figures and prospects for a gradual increase in the use of the commodity.

On this basis the trade looks for a slightly larger demand next year that would consume all available supplies at somewhat higher prices if Cuba's crop is restricted to approximately 4,500,000 tons. If Cuban mills are permitted to grind to full capacity, however, it would not surprise the trade to see deficiencies in other parts of the world more than offset by the large outturn in the republic to the South.

Such a development, naturally, would continue the depression that has prevailed for two years in the trade and would only postpone, in the opinion of many authorities, the time when restrictive measures would become imperative to support the industry in Cuba.

Because of the diversions to British and other European markets of Far Eastern sugars and as a result of the effect of unfavorable weather on the Java crop the demand for Cuban sugar in Far Eastern markets is expected to expand considerably in 1926 so that if available export supplies are held within reasonable limits a prosperous season may be experienced.

Regarding the outlook for production in the approaching harvest season, the Czarnikow-Rionda Company says

"Cuba has gained considerably in the Far Eastern markets this year because Mauritius sugars were diverted to the United Kingdom, as was the Australian surplus. This will again be the case in 1926-1927 and with a short crop in Java it is not at all unlikely that the demand from the Orient for Cubas may be good next year, especially as it has been claimed that consumption requirements have increased there.

"Nor are European countries and Canada likely to need less Cubas, but Cuba must realize that to sell to these foreign markets at the ruinous prices of the last two years is not worth her while. The Cuban producer needs to recuperate and unless the coming crop

is restricted such recuperation will be retarded.

"If Cuba cannot command a remunerative price for her sugar in the world, then a great deal of harm is done to the industry and the Island's welfare; the only remedy for which is an adequate curtailment of production."

[Copyrighted, 1926]

Crops This Year Should Cure Farm Ills.

The new Government estimates of the 1926 agricultural crops cannot be accepted as final but the harvest season now has progressed far enough to give use a basis by which to reckon the future position of the farmer. Fresh plans for farm relief have attracted the attention of the President but no suggestion has come from Paul Smiths that any proposal has been drafted into a bill or even been adopted in rough form. About all that can be said is that the President is studying the problem in an effort to find the best way to alleviate the farm ills that have brought so much political disturbance.

Perhaps the most significant thing about the problem as it has been presented by the farmers is that time slowly is bringing its own solution. The wheat-growing areas reasonably may look forward to a better year than last for the farmers of this country will probably have in the neighborhood of 172,000,000 more bushels to haul to the market than in 1925. September 1 conditions indicated a total wheat crop for 1926 of 838,591,000 bushels as against a harvest of 666,485,000 last season. It is true that the output of the spring variety will fall short of that last year but the deficiency will more than be offset by the gains in winter wheat. The Canadian crop will be larger than had been expected early in the year but will not equal that of 1925. That gives growers on this side of the border a certain advantage.

Altogether the farm income for 1926 may fall below that for the year before but the disparity should not be great and, fortunately, the gains will be made where most they are needed and the losses suffered by agricultural groups that should be able to take them without serious injury. The wheat growers should find the year more profitable but the shrinkage in cotton values doubtless will reduce the income of the planters by a substantial margin. Satisfaction over the agricultural position is not to be found in any promised improvement in income for the year but in the fact that old standards will be fairly well maintained and that meanwhile economies in farm operations have been widely introduced. The farmer has learned better how to manage his business and has taken lessons from the industrial producer. New machines have been brought onto the farms to reduce labor costs, speed up the work and raise the amount of net profit on a given amount of gross income.

Most of the agricultural grievances are over conditions of the past. Farmers have not participated in the present period of prosperity to the full extent. The laborer and industrial pro-

Grand Rapids National Bank

The convenient bank for out of town people. Located on Campau Square at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institution must be the ultimate choice of out of town bankers and individuals.

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

Kent State Bank

"The Home for Savings"

With Capital and Surplus of nearly Two Million Dollars and resources exceeding Twenty-Three Million Dollars, invites your banking business in any of its departments, assuring you of Safety as well as courteous treatment.



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Cor. MONROE and IONIA

Branches

Grandville Ave. and B St.
West Leonard and Alpine
Leonard and Turner
Grandville and Cordelia St.
Mornoe Ave. near Michigan
Madison Square and Hall
E. Fulton and Diamond
Wealthy and Lake Drive
Bridge, Lexington and
Stocking
Bridge and Mt. Vernon
Division and Franklin
Eastern and Franklin
Division and Burton

The Bank
Where you feel
at Home

OUR OBLIGATION

We realize at all times, that it is the duty of this institution to do everything to conserve, protect and promote the interest of its patrons.

We solicit and accept patronage, fully cognizant of the trust which is reposed in our own judgment and integrity.

On this basis, may we serve you?

"The Bank Where You
Feel At Home"

Grand Rapids Savings Bank

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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

ducer have benefited more relatively from the good times than the farmer. The reason is that the farmer has never fully recovered from the losses brought on by the adverse trend in agricultural commodity prices. He was obliged to pay much more for what he bought than before the war but was not able to market his own produce so advantageously. About a year ago it seemed that the disparity had been corrected by the rapid rise in agricultural products but in the recession of the last year such products again have fallen faster than the general price level.

Paul Willard Garrett.
[Copyrighted, 1926]

Upturn May Be Seen in Rise of Our Exports.

New evidence of an autumn upturn in business appears in the rise of our merchandise exports during August to \$386,000,000. That reflects a smart gain over July which in turn was better than June. It is now the season of year when improvement is expected but so large a volume of outgoing shipments was not reached in August either last year or the year before. Furthermore the dollar value of these exports does not adequately measure the actual growth since the total is large notwithstanding that commodity prices have fallen. In other words, \$386,000,000 does not do justice in the comparison. On a 1925 price basis the figure would be larger.

To authorities that had predicted an unfavorable trade balance for 1926 the new monthly compilation must be disturbing. In the first eight months of the year, it is true, our merchandise imports ran ahead of exports. Exports exceeded imports during August by \$50,000,000, however, and it would be curious, indeed, if the autumn export compilers did not find more to record than the import statisticians. The last four months of any year cover the period of heaviest seasonal shipments in agricultural products. They almost certainly will place exports clearly in the lead for the calendar year and again a theory will have gone wrong.

Back of the theory that imports eventually may exceed exports are a few hard facts, however, that the best authorities know must be faced. We should get away from the old idea that an excess of merchandise exports is necessarily favorable or that a surplus of imports is unfavorable. As a creditor nation the United States must discard some notions that were held when it was indebted to the world. Half of the entire gold supply of the world is locked up in our vaults. Obviously, then, the enormous debt owed to us by foreign countries cannot be paid entirely by shipments to us of yellow metal. They must pay in part through shipments of goods and these we must prepare to accept.

This does not mean that the country is about to be flooded with cheap goods of foreign manufacture for as the spread between imports and exports is diminished other influences will be working. Perhaps a more equitable distribution of the world's gold gradually will be made through increased flotations here during future years of foreign loans. During August \$29,-

743,113 in gold left this country, representing primarily metal that had been on deposit here by the German Reichsbank, and only \$11,978,690 came in. For the year to date, however, the predominant flow of the metal has been inward and not outward bound. The view is growing that foreign loans will become a more and more important factor in the settlement of our international balances.

Paul Willard Garrett.
[Copyrighted, 1926]

Relative Merits of Common Stocks and Bonds.

One of the most debatable questions in relation to long investments is whether common stocks or bonds are preferable. Both are admitted to have distinct qualities which attract different types of investors, but no argument has yet been presented which is entirely convincing that one is superior to the other in filling all investment requirements.

Admitting the foregoing question to be unanswerable, Throckmorton & Co. point out in their latest investment bulletin that convertible or warrant-attached bonds come nearer than any other type of security to combining many of the good features but eliminating most of the bad features of both stocks and bonds.

This investment firm lists four reasons why stocks are preferred by some investors and a similar number of reasons why the purchase of bonds is regarded as more advantageous by others. They may be summarized as follows:

For stocks: (1) Stocks advance and bonds decline during periods of inflation. (2) Reverse movements over periods of deflation and recovery do not counterbalance the differential in favor of stocks under periods of inflation. (3) Limited appreciation possible in bonds does not compensate for chances of depreciation. (4) Yield from stocks adjusts itself to the purchasing power of money; that from bonds is inflexible and does not.

For bonds: (1) Greater fluctuations in stock prices may entail serious losses in the event of enforced sale. (2) Dependency on current income requires the constancy of return of fixed obligations. (3) Equity is subject to dilution through the subsequent sale of bonds or preferred stocks. (4) Institutional investors are in many instances prohibited by law or charter from holding other than bond investments.

"There is practically only one method," says the bulletin, "by which the advantages of bonds and stocks as investments can be brought together, and that is by convertible or warrant-attached bonds."

No one will deny that convertible or warrant-attached features are desirable in a bond. It is true, nevertheless, that such features are obtainable, for the most part, only in the lower grade bonds such as debentures. For that reason they fail to some extent to include all the good features of both stocks and bonds.

Perhaps some day the demand for such bonds will become great enough or bankers will become sufficiently

A WILL OF 2548 B. C.

A will is not a modern idea. An early Egyptian will, written on papyrus and dating as early as 2548 B. C., has been discovered and interpreted to read:

"I, Uah, give to my wife, Sheftu, the woman of Gesab, all things given to me by my brother, Ankhren. She shall give it to any she desires of the children she bears me. Lieutenant Bebu shall act as guardian of my son. Done in the presence of these witnesses: Kemen, decorator of columns; Apu, door-keeper of the temple; Senb, son of Senb, door-keeper of the Temple. Second year, Amenemhet IV."

This bit of history, 4,400 years old, may be of interest to those who look upon the will as a modern idea.

In bygone days the privilege of making a will was granted to a chosen few—today all have that privilege. Have you made use of it?

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

THE OLD NATIONAL BANK

The Old National maintains well equipped, centrally located committee rooms which are always at the service of its customers and friends.

A Bank for Everybody

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NO BRANCHES

Investment Securities

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Founded 1876

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Michigan Trust Building, Grand Rapids

Boston
Denver

New York
San Francisco

Chicago
Los Angeles

convinced that investors are entitled to high-grade seasoned bonds with convertible or warrant-attached provisions to bring such a change about. At present, however many dealers look upon such bonds as indicative of certain weaknesses, and the investor is obliged to ponder over the relative merits of bonds and stocks as investments.

[Copyrighted, 1926]

No Signs of Tight Money on Business Horizon.

A fear that the Federal Reserve Bank of New York might raise its discount rate on Thursday had hung over the stock market all week as a threatening cloud. Now that the institution took no action bankers can see some important reasons why such an advance would not be logical at this time except under conditions different than have prevailed. The price for accommodation now is 4 per cent. at the twelve Federal Reserve banks. The New York authorities perhaps would not want to draw money away from interior points, by offering a more attractive rate than Western and Southern institutions, unless pressed to do so. At least that is the plausible argument some bankers now use to convince themselves that the next change will be made by an out-of-town institution, probably either at Boston or Philadelphia.

Every time Wall Street reckons on a procedure in rate modification the Federal Reserve system make an unexpected move so that the financial district may again find that it has guessed wrong but several conclusions can be drawn on the general money situation for what they are worth. Notwithstanding an enormous turnover in funds in connection with the Government financing and income tax payments the money position this week has not been greatly disturbed. Rates have hardened moderately, it is true, but all indications are that in the end the money position will have been eased. The period of year when an increased volume of funds is needed to move the agricultural crops has arrived but the seasonal swings in money rates have been gradually reduced under the operation of the Federal Reserve system.

On every hand bankers in Wall Street call attention to the huge accumulation of capital in search of employment and to their difficulty in finding sufficient new issues to supply prospective buyers with bonds. The demand for bonds is greater than the supply. Moreover, the prospect is that this volume of liquid capital will remain large. Business is good but the majority of concerns either already have done their necessary financing or see no reason to undertake further expansion at this time. They prefer to await new developments in the trend of affairs to learn what may be expected of 1927. That is why no signs of really tight money appear on the business horizon. There is a possibility that the foreign market may open up a new demand but in the past optimistic reports of future foreign financing always have undergone a downward revision.

[Copyrighted, 1926]

Two Questions Naturally Arise in Moral Hazard.

Insurance companies, especially in fire and casualty lines are devoting much time and thought to the subject of moral hazard and the part it plays in the underwriting of individual risks. You hear the question at every turn "What is moral hazard?" There are many good definitions. Summed up it seems to be that element of risk which appears whenever an assured, lacking the proper moral fiber, realizes he may profit through his policy of insurance either by direct action or carelessness. The greater portion of insurance carriers are inherently honest or companies would be forced out of business. There is a certain percentage in every group of insurance buyers, however, who are afflicted with this malady "moral hazard." It is a malady, for moral hazard can exist only in minds which lack the healthy moral restraint against dishonest practices. Several insurance authorities have divided underwriting into three parts—25 per cent. physical, 25 per cent. financial and 50 per cent. moral. Insurance companies have spent years in accumulating yard sticks with which to measure the physical hazard. The moral risk as compared with the more easily measured physical risk has not, as a rule, received consideration in proper proportion to the bearing it has on insurance losses. Insurance companies collectively have not followed standardized practices in dealing with the moral side, as they have done with the physical.

Prior to ten years ago the equipment used in measuring the physical and financial side of a risk served very well and this is no less important today, but with the changing times moral hazard has contributed more each year to insurance losses. This element of risk must be recognized and coped with. The war, the 18th Amendment, loose credit systems and resulting high pressure business methods have tended toward a less healthy condition in underwriting.

Let us turn back for just a minute to the early days of insurance. The scene is Lloyd's Coffee Shop in London; a group of financial men of the times are gathered there to underwrite a cargo and ship bound for some foreign port. These fathers of insurance were not only well acquainted with the tonnage of the ship, value of her cargo and other physical aspects of the risk, they knew as well the complete history of the ship's master, whether or not he had ever lost a vessel, whether or not he was rated as competent. Careful attention was also given to his personal habits.

Insurance underwriters to-day are not so fortunate. They cannot meet the prospective assured in Lloyd's Coffee Shop but they can and should at least satisfy themselves that the applicant is regarded as being morally responsible by those who do not know him. In every insurance company a large percentage of risks are on well established individuals or firms of long standing. Everything on record vouches for their responsibility. Good financial rating, no history of losses, located in a good section and carrying on a

legitimate business. There is no need for an underwriter to question this type of risk. On the other hand insurance companies are to-day accepting risks for fire and casualty insurance which have little or no financial rating, have not been established in business long and in some instances are not engaged legitimately. These risks are being accepted without any unusual effort to determine the character and morals of the assured. Take the bootlegger for example—a law breaker to start with, secretive in his opera-

tions, elusive, defiant, hunted, yet he has little or no difficulty in securing fire protection on his home, his place of business, his automobile and he can even secure automobile liability coverage, though the insurance company may have to defend this known law breaker in the courts due to an accident resulting from his lawless carelessness.

In this study of moral hazard, two questions naturally arise—first in what classes of risks or business is it found to be most prevalent and second how

\$155,000. Medina Co., Ohio, 5½% Water and Sewer Improvement bonds maturing Oct. 1, 1929-46, denomination \$1,000, principal and interest Apr. and Oct. 1 payable at the office of the County Treasurer, Medina, Ohio.

FINANCIAL STATEMENT

Actual Valuation (est.)	\$80,000,000.00
Assessed Valuation (1925)	62,499,670.00
Total Bonded Debt	1,223,581.32
Population (1925)	26,067
Population (est.)	27,000
Opinion, Squire, Sanders & Dempsey, Cleveland.	

Price: 1929-30, 4.30 basis
1931-36, 4.35 basis
1937-46, 4.40 basis

These bonds are full county obligation and we believe are attractively priced. If interested please wire or write us.

VANDERSALL & COMPANY

410-416 Home Bank Bldg., Toledo, Ohio
29 So. LaSalle St., Chicago, Illinois
1006 Penobscot Bldg., Detroit, Michigan

Mr. Stowe Says

I am not very friendly to collection concerns, but this one happens to be on the square—one in a thousand.

Only one small service charge. No extra commissions, Attorney fees, Listing fees or any other extras.

References: Any Bank or Chamber of Commerce of Battle Creek, Mich., or this paper.

Merchants' Creditors Association of U. S.

208-210 McCamley Bldg., Battle Creek, Michigan

For your protection we are bonded by the Fidelity & Casualty Company of New York City.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

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It is important that you communicate with us at once for the latest developments in these issues.

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can the necessary information be secured to detect its existence. In the underwriting of general fire insurance moral hazard shows up more frequently in new, not rated or indifferently rated enterprises. The investigation of assureds who own property in poor or otherwise doubtful localities often brings this element of risk to light. Businesses of illogical ownership, women assureds, foreigners with caution prompting names or any business which forms a question mark in the underwriters mind. These all contribute a high percentage of risks affiliated with moral hazard. In the underwriting of an individual car risks both in the automobile liability and automobile fire and theft it is more difficult for the underwriter to spot the possible existence of moral hazard. The underwriter does not have any of the physical equipment to assist him as does the fire examiner. Full information as to the character of the assured is consequently a very helpful adjunct to the intelligent underwriting of this business. In these lines we find moral hazard creeps in where the assureds are exposed to the liquor traffic and vice by contact and environment. It is also found in cases where the assureds are engaged in an inferior occupation with small or uncertain incomes. Also assureds of indifferent or speculative occupations which might conceal rather than disclose their actual employment—agents, retired and managers. There is usually a decided hazard in all lines where the automobile is not in keeping with the occupation of the assureds. All these things might be termed signposts in the detection of moral hazard.

And now we come to the second question "How can the information be secured?" First of all the information must come from some unprejudiced disinterested source. In making these character and moral insurance inspections the information should be secured through men who are disinterested parties to the insurance transaction. This is often not true of references given by the assured. The enquiries should bring to the underwriter first hand information showing how the assured is regarded by those with whom he comes in contact, how he conducts his business, whether or not his word can be relied upon and other pertinent facts which form the key to a man's character. The plan of an independent inspection organization is to secure the answers to questions which naturally arise in the minds of the underwriter and this together with a further statement of the assured's personal history forms a pen picture of the man behind the risk. The inspector does not attempt to underwrite the business. His province is to secure as much information as possible and this is put up in a definite, comprehensive report to the underwriter, who, with this to aid him can, with the other information he has, intelligently underwrite the business. This sort of information picturing the moral fiber of the assured is as important to the underwriter as the ship's compass is to the navigator. In closing I want to stress this one point—an underwriter who passes business to file without first satisfying himself as

to the moral character of the assured is gambling with moral hazards."

C. A. Roach.

September Bean Outlook.

The condition of the Michigan bean crop on Sept. 1 was 71 per cent. of normal, a decline of three points during the past month, and 11 per cent. lower than on the corresponding date last year. The estimated production, based on this conditioned figure, is 6,321,000 bushels. While this is a somewhat smaller quantity than was grown in 1925, it is about equal to the harvested crop of 1925, according to a statement by Verne H. Church, U. S. Agricultural Statistician for Michigan. Extensive damage to the crop was caused by heavy rains in the East-central counties during August. The condition in that district was 58 per cent. on Sept. 1 as compared with 70 per cent. on the first of the previous month. Harvesting is about two weeks later than usual.

The crop of the country as a whole is estimated at 17,253,000 bushels, as compared with 19,100,000 produced in 1925. This is 1,863,000 bushels less than the August 1 estimate. There has been a decline in all of the other bean growing states, the most marked change being in Colorado and New Mexico, where the average condition is now only 50 per cent. of normal. As these two states grow the Pinto bean principally, a heavy loss in the production of that variety is indicated. The estimates for the other principal states are as follows: New York, 1,629,000; Montana, 483,000; Idaho, 1,234,000; Colorado, 1,637,000; New Mexico, 774,000; California, 4,595,000 bushels.

Fitted Cases Selling Well.

The demand for fitted cases to retail at from \$20 to \$30 is the outstanding feature of the business now being done in leather goods for the late Fall and holiday seasons. One of the leading manufacturers of these cases has withdrawn his line in a sold-up condition for the remainder of the year, so good has business been in this merchandise. The best selling cases are the 22 inch variety, with tray. They are offered in cowhide in various imitation grains, including moose, boar, beaver, pig, etc. Brown and black are the favored shades. In genuine leathers some of the higher-priced cases run up to \$100 at retail. One of these, which can be retailed profitably at \$60, is made of genuine pigskin. The fittings are set off with imitation jewels and mother of pearl.

Adopting Bankers' Standards.

If the granting of credit makes you act as the banker of your community, then by all means adopt banking standards. Limit every account to a certain specified amount. Have a definite date for settlement. Thoroughly investigate every applicant for credit. Unless you are well acquainted with the applicant, require references, preferably written. Authorize only one man to open new accounts. Demand and collect interest when due. This is not red tape. It is common sense.

Merchants Life Insurance Company

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President



RANSOM E. OLDS
Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.
GREEN & MORRISON—Michigan State Agents

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17 Years

August 2, 1926

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Paying losses promptly

Saving our members 30% on premiums

**GRAND RAPIDS MERCHANTS MUTUAL
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OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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**Michigan Bankers and Merchants Mutual Fire Insurance Co.
of Fremont, Michigan**

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CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

C. N. BRISTOL, H. G. BUNDY, A. T. MONSON

NEW LOCATION

305-306 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

AFTER FORTY-THREE YEARS.

Thomas J. Thompson Retires From Standard Oil Company.

Chicago, Sept. 18—After more than forty-three years of faithful, loyal and untiring service, T. J. Thompson, General Manager of Sales and Director of the Standard Oil Company (Indiana) will retire October 1. He will be succeeded by Amos Ball, Assistant General Manager.

Colonel Robert W. Stewart, chairman of the Board of Directors of the company, speaking of Mr. Thompson's retirement said:

"His retirement is a matter of sincere regret to all the members of the Board of Directors, as well as to the many thousands of employes under his charge. He retires with the best wishes and hope of all that he may live many years to enjoy the rest and vacation he has so well earned."

Mr. Thompson came to this country from England when only 9 years old, as an immigrant, going to Grand Rapids, where he lived until he was 18 years of age. At 20 he went to work for the West Michigan Oil Company, which was a subsidiary of the old Standard Oil Corporation. He started in as a common laborer, then became a tank wagon driver, then warehouse superintendent and subsequently lubricating salesman.

In 1915 he came to Chicago as Assistant Manager to the General Manager, but, during the same year, he returned to Grand Rapids as Manager of that Division. He remained in that capacity until 1919 when he became Manager of the Detroit Division. Late in 1919 he was made Manager of the Chicago Division, and in 1921 General Manager. He became a member of the Board of Directors in May, 1922.

Amos Ball.

Mr. Ball, who succeeds Mr. Thompson as General Manager, as well as a member of the Board of Directors, has been with the Standard Oil Company of Indiana thirty years, beginning work Jan. 4, 1897, at Marshalltown, Iowa, as a clerk and general utility man. He fired boilers, filled tank wagons, did warehouse work, office work, and called on trade. He took a business college course in the evenings.

April 1, 1900, Mr. Ball was transferred to Des Moines as clerk and stenographer to Milton Storer, then manager, and six years later he was made Manager's Assistant. On Jan. 1, 1915 he was made Assistant Manager and on June 1, 1921, made Manager of the consolidated Dubuque and Des Moines Divisions.

Jan. 1, 1922, Mr. Ball was brought to Chicago as Assistant General Manager and assigned the Western Division. Since that time he has had charge of the Central and Eastern Divisions, including the Chicago Division.

After completing his high school course in 1894, he studied law and other subjects covered by a liberal arts college course.

Mr. Ball is 49 years old, was married in 1902 and has three sons now attending Northwestern University at Evanston, Illinois.

Following the retirement of Mr. Thompson and the promotion of Mr. Ball, the following changes and transfers have been ordered by the Board of Directors, effective October 1, 1926:

N. R. Crimshaw is transferred from the Assistant General Manager of the Western Division to that of Assistant General Manager at large with the authority of Assistant General Manager of all Divisions.

H. R. Cochran is transferred from Assistant General Manager of the Northern Division to Assistant General Manager of the Western Division.

C. F. Hatmaker, Chicago Manager of Sales, is appointed Assistant General Manager of the Northern Division.

E. P. Gallbreath, Manager at Detroit, is appointed Assistant General Manager of Eastern Division.

The following additional changes and transfers will become effective Nov. 1, 1926:

T. B. Clifford, Manager at St. Louis, is appointed Manager at Chicago.

R. F. McConnell, Manager at South Bend, Indiana, is appointed Manager at Detroit.

J. W. Wilson, Assistant Manager at Chicago, is appointed Manager at Kansas City.

H. C. Griffin, Manager at Kansas City, is appointed Manager at Peoria, Illinois.

H. J. Bemis, Manager at Sioux City, is appointed Manager at St. Joseph, Mo.

George W. Coldsnow, Manager at Peoria, becomes Manager at St. Louis.

W. C. Van Horne, Assistant Manager at Milwaukee, is appointed Manager at Sioux City.

C. H. Wagner, Manager at St.

E. N. Schallenger, Assistant Manager at Minneapolis, is appointed Assistant Manager at Milwaukee.

J. M. Cook, Polarine Sales Department, Chicago, is appointed Assistant Manager at Minneapolis.

Gordon C. Smith, Special Salesman at Detroit, is appointed Assistant Manager at Saginaw.

E. R. Soop, Assistant Manager at Saginaw, is made Assistant Manager at Sioux City.

K. T. Wenger, Assistant Manager at Kansas City, is made Assistant Manager at South Bend.

J. E. Monegan, Assistant Manager at LaCrosse, is transferred to other duties.

J. N. Elkhert, Assistant Manager at Sioux City, transferred to other duties.

The following appointments will become effective Jan. 1, 1927:

G. E. Webb, Assistant Manager at Duluth, is appointed Manager at Green Bay, Wisconsin.

G. T. Daugherty, Special Salesman

NOT ALTOGETHER FRIENDLY.

Attitude of the South Toward the Negro.

Archibald Rutledge recently contributed an article to the Outlook, entitled The Friends of Caesar, in which he maintained that the Southern people are the truest friends of the colored race and that all the stories told in the North of Southern aggressions and outrages are false. In substantiation of his position he cites two or three cases where colored men live in peace with their white neighbors and trust them implicitly.

I have no reason to question the accuracy of the citations made by the writer, but to assume that these isolated examples are common everywhere in the South and that they are typical of the attitude of Southern people as a class is to expect altogether too much of those who have given the subject careful investigation and consideration.

For many years I have undertaken to be friendly to the colored people, because it seemed to me as though they needed friends who were not actuated by ulterior political reasons. I have given liberally to each new colored church erected in Grand Rapids and I give regularly \$100 (sometimes more) to each of the seven colored churches which maintain regular services under established pastors. One of the best men Grand Rapids ever produced—the late George Heinzelman—with the assistance of John Blodgett, Chas. B. Kelsey and others—raised about \$50,000 a few years ago to erect a community church, assuming that all the colored people of the city could be induced to worship in one church. The effort was a success, so far as the church edifice is concerned, but experience soon demonstrated that the original plan could not be accomplished, because a Baptist insisted on staying by the Baptist church, the Methodist by the Methodist church, etc. A realization of this condition caused the promoters of the undertaking to abandon the original idea and turn the church over to the regular Methodist organization of the colored people, under which it has flourished under the ministrations of an able clergyman who has served the society eleven years, six years longer than the regulation limit. A few days ago he was transferred to a church at Flint.

Our colored population has increased very rapidly of late. According to the census of 1920 we had only 850. We now have over 4,000, recruited from two classes—mechanics who come from industrial schools in the South and laborers who are driven off their temporary abodes at the point of a gun.

Grand Rapids is a favored city in the estimation of the colored people, because there is little (if any) discrimination exercised against them, especially in the matter of employment. They receive the same wages as white people and in the event of necessary "lay offs", colored men are usually favored over white men, if they have families. As a result of this policy on



Thomas J. Thompson.

Joseph, is appointed Manager at South Bend, Indiana.

Ross C. Smith, Superintendent of Service Stations at Chicago, is appointed Assistant Manager at Chicago.

Clay Lee, Assistant Manager at Mankato, Minnesota, is appointed Assistant Manager at Duluth.

Carl Monson, Assistant Manager at Joliet, is appointed Assistant Manager at Grand Rapids.

F. H. Fillingham, Assistant Manager at Grand Rapids, is appointed Assistant Manager at Indianapolis.

P. A. Serrin, Assistant Manager at Indianapolis, is appointed Assistant Manager at Joliet.

W. T. Bannister, Assistant Manager at South Bend, is appointed Assistant Manager at Kansas City.

W. J. Duncan, Sales Promotion at South Bend, is appointed Assistant Manager at LaCrosse, Wisconsin.

M. W. Dock, Special Salesman at Duluth, is made Assistant Manager at Mankato.

at Milwaukee, is appointed Assistant Manager at Green Bay.

George M. Cook,
Director Public Relations.

Good Business in Handkerchiefs.

An excellent business has been booked in women's handkerchiefs for both Fall and holiday delivery, wholesalers say. The orders for November and December are larger than they were this time last year, due much to the excellent business done then with the resultant shortage of the best selling types. Novelty merchandise dominates almost to the exclusion of plain white goods. The patterns printed on sheer silks show great variation in design, color treatment and border effects. The best selling handkerchiefs are priced to retail from 15 cents to \$1 each. Boxed sets are being made up in profusion for the holiday trade.

the part of employers (due to the established attitude of colored men in refusing to join unions or participate in strikes) our colored people are becoming forehanded—home owners and investors in a small way. My colored helper at home has several houses and lots and a small farm—all paid for. Of course, he is an exception to the general rule.

The other class (the original farm laborers) do not earn so much as mechanics, because they have to work as street shovelers, machine tenders, etc. Most of them start on making payments on homes as soon as possible. Instead of buying ramshackle old dwellings, as was formerly the case, they usually purchase new homes, paying long prices because they have only small payments to make down and still smaller sums to meet their installment payments.

Probably half the colored men who come to us from the South tell terrible tales of oppression and cruelty. Only a few days ago a colored preacher presented to me the case of a family who had worked all summer to grow a crop of cotton on shares. When the crop was finally marketed and the colored man asked for his share of the proceeds, the land owner produced a gun and told the colored man that if he did not make himself scarce within an hour he and his family would be killed. Panic stricken, the family left their few belongings on the plantation and worked their way North, being helped on their journey by colored people in every locality they passed through.

It so happens that I was once interested in a gas plant in Chattanooga and a manufacturing plant in Pensacola. I visited both places frequently and had ample time to make observations, which led me to believe that colored men are brutally oppressed at both places. In Chattanooga I was told of a fine old colored man (janitor in the library) who ordered and paid for a ton of coal, to be delivered the next day. Fearing that his wife would need fuel to cook the evening meal, he had a bag of coal put up and proceeded to carry it home on his shoulder. A policeman met him on the street and took him to headquarters, where he was locked up. He begged the officers to telephone the coal dealer, who would confirm his story that he had paid for the coal, but they would not take the trouble and kept him in a cell all night. I heard dozens of instances of this character in Chattanooga, showing how wickedly the colored man is treated without just cause.

At Pensacola a typical Southern woman told me that she could nearly always get a colored man to do anything she demanded of him by threatening to tell her husband that he had insulted her. He knew that such a charge meant immediate death without trial and, of course, submitted. She told me she had caused the death of several colored men who declined to comply with her demands and seemed to glory in the record she had made.

The former manager of our plant at Pensacola was a Republican when

he resided in Chicago. On his removal to the South he found he was forced to change his politics. I once asked him what would have happened if he had remained a Republican. He replied:

1. No bank in Pensacola would loan me any money.
2. I could not join the Osceola Club.
3. My wife could not join the Ladies' Literary Club and would be socially ostracized.
4. The sheriff would not furnish me any protection in the event of a robbery, a strike or other trouble.
5. The fire department would not respond to a fire alarm from my plant in case of fire.

I know to a certainty that colored travelers who buy first-class passenger and Pullman sleeping car tickets from Chicago to New Orleans are summarily hauled out of their births when the trains in which they are traveling reach the Mason and Dixon line and are forced to finish the remainder of their journey in Jim Crow cars. Nor is any rebate made by the Pullman Co. for service they paid for and did not receive.

During the civil war thousands of slave owners left their homes to enlist under the banner of treason, leaving their families and their plantations in charge of their former slaves. History records that not a single instance of unfaithfulness toward the women of the households was recorded during those four years of storm and stress—a record which has never before or since been equalled by any race of people.

For many years I have aimed to advance the moral as well as material interest of the colored man. I do not ask him to be religious, because the colored man is naturally so. All I ask is that he be cleanly, truthful, thrifty and keep inviolate every obligation he enters into. I help colored men buy homes, horses, trucks and tires. I lose less in my dealings with colored people than when I undertake to help white men.

I do not write as I have to provoke a controversy, because opposition never gets a man anywhere in this world. All I aim to establish is the actual truth, plain and unvarnished.

E. A. Stowe.

Spring Worsteds Very Sheer.

Further openings of women's wear fabrics for Spring emphasize the distinct trend toward sheer, light weight worsteds. What are described as the lightest weight worsteds ever produced are now being offered the trade, although it was believed the record was reached last Spring when worsteds running five ounces to the yard were turned out. In one instance worsteds weighing only two ounces to the yard are offered for next Spring. Much has also been done in improving the finish of the worsteds, the luster effect being strongly dominant. Both tendencies reflect the aim of the worsted mills to give strong competition to silks next year, and the mills now have a great deal of confidence in the possibilities of the new worsteds.



This is the House that Mueller built!

This is the house that stands behind every box of MUELLER'S Elbow Macaroni, Spaghetti, and Egg Noodles. The reason it is so substantial is because it is built on a square deal policy to all and the high quality of the products it turns out. This means much to you, Mr. Grocer, because you know you are selling the best when you recommend MUELLER'S Macaroni, Spaghetti and Egg Noodles to particular people looking for the right substitute for meat or potatoes.

Mueller's Spaghetti



C.F. MUELLER CO. — Jersey City, N.J.

Did she say ONE CAN?

Then tell her about the dozens of daily uses for BORDEN'S.

That is the way to sell a dozen cans to the customer who now buys only one at a time.

So—wherever the recipe calls for milk, recommend



The Borden Company NEW YORK, N.Y.

By the makers of Borden's Eagle Brand Milk, Borden's Malted Milk, Borden's Extra Grade Caramels, Borden's Milk Chocolate Bars.

DRY GOODS

Michigan Retail Dry Goods Association.
President—H. J. Mulrine—Battle Creek.
First Vice-President—F. E. Mills, Lansing.
Second Vice-President—G. R. Jackson, Flint.
Secretary-Treasurer—F. H. Nissly, Ypsilanti.
Manager—Jason E. Hammond, Lansing.

Heavyweight Underwear Sought.

With the approach of Fall a steadily broadening demand for heavyweight lines of men's and boys' ribbed and fleeced underwear is reported. Buyers who had been holding off until the issuance of the recent Government report on the condition of the cotton crop have since come forward with good orders, with the result that the price situation on the finished goods is more stable than for some time. Increasing purchases of heavyweight underwear by retailers have also been a factor in stimulating wholesale demand much of which is for goods for prompt deliveries. The situation in women's ribbed lines is apparently not so good as it was at this time last year, due to heavier buying than in several seasons before and a consumer demand that left something of a carry-over into the present year. Light weight underwear, save for the kinds that are sold direct to the retail trade, continues to lag here.

Women's Garment Sizes Scarce.

Concentration of ready-to-wear production on types for the miss and "flapper" has caused a shortage of well-styled and designed garments in women's sizes, according to information reaching John W. Hahn, director of the National Garment Retailers' Association. Many complaints from merchandise managers in various sections of the country have been recently received, he said yesterday, indicating that the situation has been steadily growing worse. Although 60 per cent. of the total apparel business is normally in women's sizes, this proportion has been greatly lowered in production because of the great attention given by manufacturers to sizes below 36, which has almost lost its significance as a standard. Mr. Hahn plans to place this condition before manufacturers so that action may be taken to enable the woman consumer to select more easily style garments in the sizes she requires.

Bleached Muslins in Good Shape.

The fine-yarn end of the bleached goods market continues in pretty fair shape, although there has been some recession in demand in the last few days as a result of lower cotton. Buyers, it was said, will probably continue to operate conservatively until the next cotton crop report is issued, and it was further said to be probable that no more price advances will be made on muslins and kindred goods until that time. Even then, unless the report is bullish, there is little likelihood of any changes being made. Mills appear to be well engaged on orders that have been taken during the last several weeks, and in some cases full-time production until the end of the year is covered. In cases where mills are not so well provided for, enough business is in hand now to keep them

going full tilt for at least a couple of weeks.

Little Done in Resort Lines.

Because of the labor situation in the women's coat trade and also the similar condition facing some of the leading women's wear mills, preparations for the forthcoming Palm Beach season are being much modified. Some ready-to-wear concerns are dropping entirely their showing of models for that season. Other firms will show a few models, but because the present season promises to be long drawn out they will confine their attention mainly to fall production and go from that right into the spring season. Even during normal conditions it is said that few garment firms have made real profits out of their resort lines. Retailers are also credited with but little net return on such offerings. They have been chiefly valuable as forecasts of the style trends during the ensuing spring.

Offers New Overnight Case.

A novelty in leather goods in the form of a small overnight case is now being offered to the trade. It is only nine inches long and eighty wide, and is four inches deep. The cover is divided into three parts, each of which may be opened separately. In the left section there is a comb, while in the right one is contained a small whisk broom. The center section, which is the largest of the three, is equipped with an oblong mirror. The case, which may be had in tan, green, blue, gray, red, patent and black cobra leathers, is lined with fancy silk, and is equipped with a tray holding a small silk purse and attractive celluloid containers for powder, rouge and lipstick. Beneath the tray is room for a nightgown and other feminine apparel necessary for a short trip or visit. The case wholesales at \$42 a dozen.

Gem Dealers Are Doing Better.

With the approach of fall a noticeably better business is reported by leading dealers in precious stones. One of the features is the increased sale of large gems. This is attributed directly to the vogue for larger jewelry, especially bracelets. Flexible platinum bracelets set with diamonds, sapphires or emeralds and ranging up to an inch or an inch and a half in width, are moving well with the better-class trade, and it is by no means unusual to sell them set with gems running around four and five carats in weight. In one high-priced bracelet recently sold there were three large diamonds set off by a number of smaller gems, and none of the big stones weighed under twelve carats. In the semi-precious stones little of interest is being done at the moment.

If our thoughts were in plain sight as our clothes are, many a man would keep on the shady side of the street.

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

READY FOR YOU SOME SEASONABLE SELLERS IN A BRAND YOU KNOW



BEAR BRAND HOSIERY is nationally known, extensively advertised, and its qualities are unsurpassed. We list, for immediate delivery, some popular numbers in wool and wool mixture for Fall and Winter selling.

CHILDREN'S WOOL HOSE

COASTER—English ribbed to toe. Colors Black, Brown Heather, and Camel.\$5.25 on 8, rise and fall 15c
WOLVERINE—Fancy ribbed. Colors Black, Camel, Brown Heather, Beaver, Oxford, White.\$6.25 on 8, rise and fall 15c
BEARNEE F—7/8 wool sport hose, with fancy top. Colors Oxford, Camel, Brown Heather, Buck.\$6.75 Doz.
Sizes 6 to 10. Packed 1/2 dozen to box.

LADIES' WOOL AND FIBRE HOSE

170—Hem top. Colors Black, French Nude, Rose Blonde, Camel, Putty, Lark.\$8.10 Doz.
180—Rib top. Colors Black, French Nude, Rose Blonde, Camel, Putty, Lark.\$8.10 Doz.
Sizes 8 1/2 to 10 1/2. Packed 1/4 doz. to box.

MEN'S FANCY WOOL AND FIBRE SOX

IDAHO—Drop stitch worsted. Colors Black, Beaver, Brown Heather, Green Heather, Oxford, Heather Blue, Buck, Natural.\$4.20 Doz.
SPOKANE—Heavy weight worsted. Colors Black, Brown Heather, Beaver, Poudre Blue.\$4.20 Doz.
MONTREAL No. 3—Fancy striped wool and fibre. Colors Heather Brown, Buck, Heather Blue.\$4.20 Doz.
MONTREAL No. 4—Fancy striped wool and fibre. Colors Beaver, Oxford, Camel.\$4.20 Doz.
SARANAC No. 1—Fancy wool and fibre. Colors Oxford, Brown, Beige.\$6.00 Doz.
SARANAC No. 2—Fancy wool and fibre. Colors Grey, Brown, Blue.6.00 Doz.
MOCASSIN—Drop stitch, silk and wool. Colors Black, Navy, Brown, Beaver.\$6.25 Doz.
Sizes 9 1/2 to 12. Packed 1/2 dozen to box.

Advertising and sales helps of Bear Brand for the asking. Counter bags with dealers' name imprinted at small cost.

EDSON MOORE, & COMPANY
1702-1722 West Fort Street
DETROIT

DISTRIBUTORS OF GOOD HOSIERY FOR OVER FIFTY YEARS

Sunday Christianity and Week Day Rascality.

Grandville, Sept. 21—The old saying that honesty is the best policy has not permeated the great public as some may suppose.

"There is method in his madness" was once said of a man who was on trial for his life. That method, no doubt, saved him from the gallows, but the method of the man who makes a fine outward showing in order to cheat his customer seldom pays in good round dollars. It really does not add shekels to the pocketbook, nor peace to the soul.

It is indeed surprising how much small cheating there is in the everyday transactions between man and man. The best on the outside seems to be the motto of so many.

Country stands along the highways where products of garden and orchard are displayed for sale tell this story more plainly than any amount of argument. Experience is sometimes a dear teacher, and yet some people can alone learn through such teaching.

There are men who are honest from principle (few and scattering though they be) and these we may well denominate the salt of the earth. The motive of gain which disposes some to honesty is not exactly morality, but it gets there all the same. It is hard to understand why so many will cover up their cull fruit under a top dressing of beautiful specimens. Nevertheless this is the method adopted by the general run of producers.

"Alas the rarity of Christian charity" exclaims a writer who, no doubt, had in view some of the shortcomings of this class of people who expect to make money by dishonest practices. The other saying is none the less true—an honest man is the noblest work of God.

Merchants, doctors, lawyers, manufacturers, even farmers, are subject to the same temptations, and it would be hard to estimate which class has fallen the farthest from grace.

Conditions in life have nothing to do with a man's character. Millionaires have been known to be dishonest, as have the lowest class of people on the earth. There is no such thing as temptation to cheat. That condition of the human heart seems to be inborn and crops out on every possible occasion.

That one can grow rich through indiscriminate cheating is a fallacy of thinking. In general, the best citizens—the ones who attain to a competence and have the respect of neighbors and friends—are those who refrain from the smallest indiscretions in that line.

Sunday Christianity and week day rascality emphasizes this pitiable laxness in the morals of the Nation. Outward show and inward lack of common honesty are too manifest to pass unnoticed. One who deals in a business way with the different classes of our people learns that human nature predominates as strongly in one class as another. It seems natural for men to seek the better end of a bargain, even at the expense of common honesty.

It has been suggested that wayside fruit and vegetable stands exercise proper honesty in making up packages for sale to tourist passers. There are so many who act as though these automobilists would never pass this way again, so what's the difference? There is a difference, however, one that ought to probe the soul of the cheating packer to the quick.

It is best to go on the idea that every one of these passers by will come again and be your continual customer. It is the methods of packing with the best fruit on top that has injured the farming community more than any one thing. Once you lose the confidence of your customer it cannot be regained.

"They all do it, why not I?" seems to be the thought uppermost in the mind

of the crook packer. Because your neighbor is dishonest, why must you peril your soul's salvation to avenge him? You are responsible for your own shortcomings, not for those of another.

One of the most pious men I ever knew was up to all manner of despicable tricks to beat his customers. He was a farmer, independent despite his dishonest practices. Where he got any satisfaction in being dishonest was more than I could understand. It takes all kinds of people to make the world and he was one of the off kind.

Reputation is worth a good deal and the man who hopes to improve his worldly condition by cheating his neighbor is really a short-sighted individual.

In a town where I lived many moons ago were three farmers, not neighbors, but living miles apart, who were strictly honest. They made no parade of this trait, but carried it as a part of their everyday life. These men were abundantly successful, had fine homes, nice families, were in fact respected by the community at large.

One was a fruit farmer. I bought my fruit for winter canning of him times without number. Never had I to require seeing the fruit to purchase, since the man's word as to quality was as good as a bond. And such measure as he gave would warm the heart of an anchorite. Full measure, fine fruit and a feeling of confidence that warmed one's heart. All this was worth something to say nothing of the good feeling that always prevailed.

These men were church goers, too, but Christians as well.

It gives one a feeling of pleasure to deal with men such as these three farmers. There were others in the same township with whom I had some dealing who seemed to carry the idea that it was all right to beat a town man if you could. These I dropped from my deals and tied fast to those who had treated me squarely. There is a lot of satisfaction in dealing with a man you know to be honest, and when the great master of all makes up his jewels these will surely be among the select, occupying front seats.

Old Timer.

Department Stores Losing Out in High-Class Apparel.

That department stores are losing a large part of their high-class apparel trade to the better types of specialty shops, and that the present system of supervision of the formers' buyers by merchandise men is responsible for this situation, is the tenor of a statement issued by the Associated Dress Industries of America.

"As indicative of the present situation," the statement says, "one of the Association's members, who makes garments to retail from about \$75 up, said very recently that practically all of his business is now done with specialty shops. He explained that these shops have built up a clientele which will pay whatever price is asked for good merchandise, and that they make a good profit on the turnover.

He went on to say that the average department store buyer is forced by his or her merchandise man to make the price the basis of buying. To meet the demands of such a buyer means to cheapen the garments or to lose money on their production. Not only that, he said, but the merchandise is usually displayed in a store window and is promptly copied by half the manufacturers of low-priced merchandise in the trade. This naturally reacts on the sales of the specialty shops

to whom he sells, and they stop using his models.

Furthermore, he explained, in selling to high-grade specialty shops it is not necessary to turn the merchandise out in quantity. Purchases are small, but steady, and the usual trade malpractices are not present. The need of confining lines to a department store also makes things serious if an account is lost.

In only one way is the department store the better customer, the manufacturer said, and that is there is generally less of a credit hazard present, due to the more adequate capitalization. Careful watching of specialty shop accounts, however, keeps losses negligible.

What the Seller Does Not "Bargain" For.

"Just what is a bargain-price?" asked a prominent New York retailer in print the other day who prefers to maintain his prices always at a minimum figure rather than to continually offer reductions on a few items at a time. "A bargain-price," he continued, "is the price to which the selling price has been cut and at which the latter should have been fixed to begin with."

What this man has to say about bargain-prices may certainly be partially credited to his enthusiasm over his own adopted way of doing business, but there is a heap of truth in what he says nevertheless.

There undoubtedly still are many businesses which feel they cannot forego the "pull" of the bargain-price. But their number is as undoubtedly growing fewer. Already there is more than a handful of leading merchants who no longer follow the practice of quoting so called comparative prices (Was \$So-and-So, now is \$So-and-So) although still clinging to the bargain implication. And the time is coming—well, let's keep our eyes open, wait and see.

In the meantime, when contemplating a reduction in price, get in the habit of visualizing the extra business which must be handled to make up for the reduction. Figured on a 25 per cent. margin, an article costing \$75 is sold at \$100. If a bargain-price of \$90 sells it, it means of course that \$10 has not been realized. The profit has been \$15 and two-thirds more business must be transacted to bring in that lost \$10. Instead of selling \$100 worth of goods, you have to sell \$90 plus \$60 worth (two-thirds of \$90) or \$150 worth to make the same. In other words, a 10 per cent. cut has required 50 per cent. more volume. Similarly, a 15 per cent. cut will call for 75 per cent. more volume. All of which is something of a handicap to put on the profits side of the ledger.

"Feminine" Millinery Selling.

Wholesalers find an expanded demand for the more expensive types of millinery that is not altogether traced to the seasonal stimulation resulting from good selling weather. The belief is that the movement for "dress and occasion" millinery is making considerable headway and that as the season progresses this trend will become more pronounced. In several quarters in the

trade it is reported that retailers are doing well with the more typically feminine types of hats, particularly ones of velvet and hatters' plush. Hats featuring combinations of these materials with satins, metal cloths and soleil are moving particularly well. The leading stores in this city are giving particular attention to these types. Millinery clerks are also being trained to sell dress hats at the same time as the sports models, and these tactics are said to be meeting with success.

New Kind of Bedspread.

Something unusual in high-grade bedspreads has been brought out by a well-known manufacturer after two and one-half years of experimenting. In appearance the spread is not unlike an ancient Hindu fabric. In construction it is a combination of highly-decorative hand-worked chenille with rayon, set off by a flounce woven in such a way as to produce the effect of a very fine knitted fabric. The combination produces a soft cloth of unusual draping effects. Although the price of the merchandise is high, a representative spread retailing at \$65, it is said to be indestructible.

According to the manufacturer, new shades will be brought out continually, but for the time being the color range will be confined to blue, gold, champagne, white, sea green, coral and mauve. He is contemplating the production of bathroom sets to match the spreads.

Hosiery Trade in Better Shape.

Although the situation in the hosiery market, as it affects the more staple lines of merchandise, continues to be not all that it might, there is no questioning the fact that the goods in question are in a better position at present than they have been for many months. Combed half-hose supply an instance in point, according to the special news letter of the National Association of Hosiery and Underwear Manufacturers, and at least one case is known of a line of men's "quality" combed goods being oversold. Mercerized goods, as a class, are in better shape, but considerable irregularity exists because of keen price competition. Misses' 300-needle hose, both combed and mercerized, are in a better position than was true as recently as July. Split-foot "number" are also moving better.

Neglignee Makers Are Busy.

Neglignee manufacturers are doing very well with lounging and house robes. Orders for early Fall are said to be substantially ahead of last year at this time and the prospects for the holiday season are considered very good. The quilted satin robe is outstanding in point of demand in the better grade merchandise, while corduroy robes are selling well in the lower-priced division. Robes of chiffon velvet and also of lightweight silks trimmed with ostrich or even fur, are leading in the expensive garments. Most of the silks used in present negligees stress novelty decorative patterns. Some of these are jacquard effects, while others combine both printed and jacquard designs.

RETAIL GROCER

Retail Grocers and General Merchants Association.

President—Orla Bailey, Lansing.
Vice-Pres.—Hans Johnson, Muskegon.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—F. H. Albrecht, Detroit.

Example of a Chain-Own'g Wholesale Grocer.

Written for the Tradesman.

Here is a complete transcription of an advertisement from the Capital Times, Madison, Wisconsin, of August 13:

Cash—The Sign of the Times

Some of our grocer friends complain of the low prices which the Universal Stores quote from time to time on well-known articles. They say they cannot live on such margins. Of course they can't and give delivery and credit along with the goods.

But these same grocers can compete with any cash chain store if they will give no more than the cash store does. And so can you, Mr. Credit Grocer, if you take in the cash with one hand as you pass out goods with the other. If, however, credit and delivery are furnished, they are additional features for which there must be an additional charge or you lose.

Advertising day in and day out, by the Universal Stores has made cash the measure of prices. But it has, at the same time, shown buyers that cash prices do not pay for delivery or credit; that these are services which must be paid for by a higher price or a separate charge.

The grocer who is alert has noted this change and is meeting the situation quite successfully by adapting his prices to the wishes of his customers. Those who want goods without service pay only for goods while those who require credit and delivery must pay for them. The chain store has no terror for the wideawake dealer who is a real merchant.

Look Forward—Not Backward

Gould, Wells & Blackburn Co. Who is this Gould, Wells & Blackburn Co.? It is the oldest wholesale grocery house in Madison, established some thirty years ago. That it was established on old-time lines goes without saying.

The Universal Grocery Co. began business with a single, unpretentious store about a dozen years ago. It now operates twenty-four stores in that moderate-sized city of 50,000. A few years ago it absorbed the old Gould-Wells institution. Now it operates its own stores on the basis clearly indicated in the advertisement I have quoted and runs the wholesale house separately, for its own purposes as a retailer and to wholesale goods, in open competition with other jobbers, to any retail grocer who cares to trade with it.

There is nothing secret about all this. Nobody has tried to dodge or cover up anything. Now the impulse behind this frankness is revealed as a reasoned conviction of the economic soundness of the Universal-Gould-Wells plan of operation. And inasmuch as the plan is logical, firmly grounded in economics and established as a demonstrated success, why should it not be made known to everybody—"everybody" in this case including the consuming public?

Answer: There is no reason. The consuming public is just as able to think and reason as grocers are. That the reasoning has not always been logical has largely resulted from par-

tial knowledge, and that has arisen from the attempt to guard "trade secrets."

The people of Madison—its grocers, the Universal company and its jobbing house—all are to be congratulated on this character of clarifying frankness. Verily, it is time to "Look Forward"—and Forward, incidentally, happens to be the watchword of Wisconsin.

It will be a long time before the counsel given by this advertisement will become fully effective. Business men in any line have hardly attained the ability to compute justly, accurately, the margins that are proper for various lines. Department stores have come nearest to correct knowledge and sound practice in this connection. Other merchants either want knowledge or fail to grasp the vital importance of accurate figuring and pricing.

It is astonishing, for example, to be told that the change of price on anything from fifteen to sixteen—dollars, cents or dimes—results in a percentage advance of six and two-thirds; and that anything priced at sixteen which was priced at fifteen yields six and a quarter per cent. more margin. Yet these things are so. Further, six per cent. on sales is twice a fine net earnings for almost any business—wonderful in a grocery store and splendid in all but the most prosperous of department stores.

But such work as the Universal is doing will educate many and do it rather rapidly. For this kind of education proceeds both on theoretical and practical lines. The theory is the preachment in the advertising. The practical end is supplied by the force of competition. So storekeepers who, characteristically, never would use their heads otherwise are forced to use them by the fact that they simply must know what to charge or go broke.

Eventually, we shall have practical application of Solomon's incisive proverb: "There is that scattereth and yet increaseth, and there is that withholdeth more than is meet, but it tendeth to poverty."

Seldom have I read a prettier story than what I condense below:

A gentle elderly lady stood in a grocery store. As she stood, she watched a little boy who evidently was eager to be waited on, but who was brushed aside while older folks had attention, regardless of anybody's "turn." Then she called the child, asked what he wanted, stepped with him to the grocer and bought the articles. When they were ready she said, in a quiet voice: "I see you are busy." "Yes," said the grocer, "we are always busy and especially so to-day." Then she said:

"When I was a child, Mother often gave big dinners sometimes to thirty guests. The children were always served first because Mother said they had not learned the patience acquired by their elders, and also they were hungry. This little man," she continued, putting her hand on his head, "has been waiting for nearly half an hour. He has the money to pay just the same as grown people who have been served ahead of him. I can im-

(Continued on page 31)

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

ONE GROCER SAYS—

One grocer who was troubled with constipation and stomach troubles says: "Having a grocery store, a customer told me of the help he got from eating Fleischmann's Yeast, so I tried it and feel safe to recommend it to all."—A. V. Collins.

Recommend it to your customers too. It will make them healthy—better customers. And calling daily for their supply of yeast will give you an opportunity to sell other groceries too.

FLEISCHMANN'S YEAST

service

Don't Say Bread

— Say

HOLSUM

HEKMAN'S

At Every Meal Eat
HEKMAN'S
Crackers and
Cookie-Cakes

Delicious cookie-cakes and crisp appetizing crackers—There is a Hekman food-confection for every meal and for every taste.

Hekman Biscuit Co.
Grand Rapids, Mich.

MEAT DEALER

Neutral Lard.

One of the packing house products that the general public is not familiar with is called neutral lard. It derives its name from the fact that this product is commercially free from acids and impurities, practically neutral as to color and taste. It is a very fine product, usually sold in tierces and used principally in the manufacture of butterine or oleomargarine, and exported largely to Holland.

There are two well established grades of neutral lard, number one and number two. Number one is made from leaf fat and number two from back-fat. Both grades are rendered in open kettles similar to the kettles used when manufacturing kettle rendered lard, except they should be shallow. The usual arrangement of equipment for the manufacture of neutral lard is a kettle in which to melt or render the fat, a settling receiver, a strainer and a storage tank. The usual method of manufacturing neutral lard is to hash the fat fairly fine. The steam is turned on while the kettle is being filled and increased or decreased according to the condition of the fat. If the fat is not thoroughly chilled less steam is used, but when the fat has been thoroughly chilled more steam is used. Only sufficient steam to crush the lumps is used. The temperature should not reach over 100 degrees F. while filling the kettle. When the filling is completed the steam is increased and the thermometer carefully watched. At 124 degrees F. the steam is turned off and both neutral and scrap is emptied into the settling receiver. This is done quickly and salt is then added, about 7½ pounds of salt to 1,000 pounds of fat. The material is then allowed to settle for twenty minutes, never longer than thirty minutes. A siphon is then lowered to within two inches of the scrap in the bottom of the receiver. Two pails of the product is drawn off before the balance is passed through the strainer. Two thicknesses of cheese cloth is placed over the strainer. The neutral from the settling receiver is run through the cheese cloth covered strainer into the storage tank. The product is allowed to run slowly to allow the strainer to fill gradually, which is changed as soon as it becomes clogged. The neutral is allowed to run until it becomes dark or scrappy. When the neutral is all in the storage tank, it is allowed to stand 30 minutes, skimmed thoroughly and heated to a temperature of 128 degrees F. and allowed to stand until temperature falls to 120 degrees F., when it is then drawn into tierces. When the tierces are filled they are removed to a dry place, where the temperature is not less than 66 degrees F., where they are allowed to stand for ten or twelve days with the bungs out. The product is then ready for shipment in iced cars.

Beef—Past and Present.

One reason why we are getting beef of high quality so generally at the present time is that most steers are sold younger than formerly, and because the types used for beef are vast-

ly superior to the usual animal two or three decades ago. No better example could be presented than the pictures of two famous beef animals placed side by side. One is known as Old Geronimo (Ger-o-nee-mo), and he was certainly a classical example of the old Texas longhorn. At the time the picture was taken in 1899, he was thirty-six years old and as thin as a rail. "Poor fellow," was the expression of every one I showed the picture to. Alongside of him was Mah Jong, the Aberdeen Angus steer that won the Grand Champion prize at the International Livestock Show at Chicago last winter, and brought \$3 a pound. In the days when Texas steers predominated in the meat supply of the country meat was usually pretty tough, and judging from some of the books we read some modern writers who are not meat experts themselves copy from the writings of those days when claims against tough meat were justified. Of course, we have some tough meat at the present time, but the percentage of it is by no means as great as formerly. The Texas longhorn shown in the picture we started to tell about is typical of the breed of the days when he was born. The steers were rather small and decidedly rangy, with all the points conceivable except the good ones. They were poorly bred and poorly fed, and the carcass came on the market lean, watery, tough and uninviting in appearance. On the other hand, the steer of to-day, the kind Mah Jong is typical of, is a beautiful fellow to look at, and when carcasses from this type are put on sale they give the fullest satisfaction to critical buyers and the meat from them is all that the most fastidious can desire. It is flavorful, tender, juicy, bright in color, and on the whole the kind that pleases the eye as well as the palate. Considering the difference in quality and considering the difference in satisfaction the meat gives when consumed, it is cheaper than that from grass-fed, old and angular kinds that used to be. Ask anyone, ask yourself, whether you would prefer, if you had to choose, a moderate-sized piece of delicious meat or a bigger piece of tough meat.

Hides, Pelts and Furs.

Greer No. 1	07
Greer No. 2	06
Cured, No. 1	08
Cured, No. 2	07
Calfskin, Green, No. 1	12
Calfskin, Green, No. 2	10½
Calfskin, Cured, No. 1	13
Calfskin, Cured, No. 2	11½
Horse, No. 1	3 00
Horse, No. 2	2 00
Pelts.	
Lambs	50@75
Shearlings	10@25c
Tallow.	
Prime	07
No. 1	07
No. 2	06
Wool.	
Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@30

We All Have Them.

A man entered a bank with a large legal looking document displayed prominently in his grasp.

"What have you there?" he was asked.

"A diploma from the school of experience," he gravely replied.

"What do you mean?"

"A deed to a gold mine that isn't worth two cents."

Yellow Kid Bananas all year around

Bananas are the year 'round fruit. They are clean, wholesome, nutritious and delicious.

"Yellow Kid" Bananas are uniformly good. Send in your orders.

The Vinkemulder Company
GRAND RAPIDS, MICHIGAN

Always Sell LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham Rowena Pancake Flour
Rowena Golden G. Meal Rowena Buckwheat Compound
Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING COMPANY
Grand Rapids, Michigan

THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile
and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN



Decorations losing freshness

KEEP THE COLD, SOOT AND DUST OUT

Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof.

Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.

Sold From Coast to Coast

Putnam's



Originated and Made Only by
NATIONAL CANDY CO., INC.
PUTNAM FACTORY

Guaranteed Pure

California Grape Juice

Place your order today

D. L. CAVERA & CO., Grand Rapids

Phone 80-451, 64-468

HARDWARE

Michigan Retail Hardware Association.
President—George W. McCabe, Petoskey.
Vice-President—C. L. Glasgow, Nash-ville.
Secretary—A. J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Knowledge and Enthusiasm Count in Stove Selling.

Written for the Tradesman.

"Know your goods." The secret of successful stove salesmanship is summed up concisely in that one phrase.

It is conceded that the man who knows the stove he is selling from the base up has double chances of making good. He can convince his customer of the merits of the stove by showing that he knows exactly what he is talking about.

A lady who had been inspecting a range in a hardware store the other day decided after about ten minutes' colloquy with the clerk who was waiting on her that she would not buy just then. She had started for the door when the proprietor, who had been keeping a watchful eye on proceedings from his office, intercepted her.

"I hope you have been well impressed with our line?" he began, pleasantly.

"They seem all right—in most ways," returned the lady. "But I am very cautious about such matters. You see, I particularly want a range with an oven which can be regulated perfectly."

"That is one of the strong points about our range," put in the dealer. "Let me show you."

He led her back to the stove department and proceeded to demonstrate how easily the heat in the oven could be regulated. He made the sale then and there.

The argument was admirably advanced; but it succeeded purely and simply because the dealer knew the range and was able to convince the customer on that one point. The clerk had failed because he did not understand the range as thoroughly. His explanation of the regulation of the oven had failed to convince.

The question has often been argued as to whether the dealer should strive to have all his staff thoroughly grounded in stove knowledge, or to have one "crackerjack" salesman literally steeped in stove lore to handle the stove trade as much as possible.

An ideal state of affairs, of course, would be to carry a whole staff of crackerjacks. But then the stove department is only one branch of the business. Crackerjacks are needed in every department, and it is hardly to be expected that each member of the staff will develop into a thoroughly efficient salesman of every class of goods. It is not very probable, therefore, that any hardware dealer will attain the distinction of managing a staff made up of crackerjack stove salesmen. It is wise, therefore, to endeavor to make all members of the staff as efficient as possible and to have at least one man who can be depended upon in any emergency.

The expedient has sometimes been adopted of sending men to the factory to learn all that they can there about

the stoves they have to sell. The idea has good features. The salesman sees the stove in the making and picks up a great amount of practical knowledge regarding it which he could not acquire in any other way. He probably also has the opportunity of meeting and talking with the men engaged in the national campaign for the sale of the stoves, and in that way he learns much. A good salesman should return from such an excursion brimful of new ideas and enthusiasm.

But this can be done in a few cases only and it devolves on the majority of hardware dealers and clerks to acquire their knowledge by a more gradual process. This they can do by reading the literature that the manufacturers send out, and by studying stove problems generally. By cultivating the acquaintance of the stove travelers, much valuable information can be secured. The traveler can be depended upon to explain any point on which the salesman is not quite clear.

Enthusiasm is a great aid to salesmanship. "Believe in your goods" is second only to "Know your goods." The man who believes can talk his goods with redoubled force and with conviction showing behind his words. Belief is catching; and so is lack of belief. If the salesman is indifferent, he soon transmits the germ of doubt to his customer and the latter is not likely to buy. On the other hand, if the salesman is just brimming over with belief, the customer cannot help but catch the infection.

There is a danger, of course. The salesman must not overdo it. When his enthusiasm borders on extravagant exuberance, the customer falls back on his natural store of skepticism and is inclined to doubt the sincerity of the salesman. He thinks that the simulation of enthusiasm is part of the latter's duties.

It is the other kind of enthusiasm that pays—the quiet but very evident and earnest enthusiasm which seems to indicate a deep-rooted belief in the goods.

I asked a young clerk the other day what make of stoves was handled in his store.

"We handle Blank's," said the clerk. "And it's a great line. It's a pleasure to sell such stoves."

"I've been here about a year and a half," he went on. "Before I started, we had a range at home made by the — people; a good stove but not nearly as good as what we sell here. As soon as I found out how good these ranges were, I got rid of the one at home and put in one of ours. And it certainly was a good move."

He believed in that line of stoves, did this clerk. And he was a good salesman. The dealer told me that when this new clerk joined the staff, he did not know anything about stoves but that he had developed into a very efficient salesman. His enthusiasm made up fully 50 per cent. of his selling efficiency.

Knowledge and enthusiasm must go hand in hand. To know the goods is highly essential but knowledge is not particularly effective if linked with

Michigan Hardware Co.

100-108 Eilsworth Ave., Corner Oakes
GRAND RAPIDS, MICHIGAN;



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

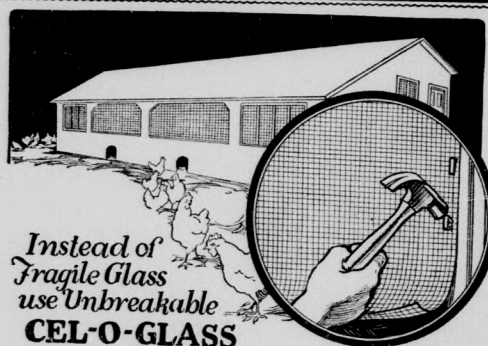
Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket-Lined Coats

GRAND RAPIDS, MICHIGAN



Instead of
Fragile Glass
use Unbreakable
CEL-O-GLASS

Write
for
Circular

FOSTER, STEVENS & COMPANY

Grand Rapids, Michigan

10% off on time payments 15% off for
cash on our Sample line of **Gibson
Refrigerators**. We have number 124-
125 and 126 in stock.

Also a number of smaller used boxes.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

indifference. On the other hand, enthusiasm will not serve alone, unless the salesman has something behind it. He must be in a position to account for his belief in the good he sells. Enthusiasm without knowledge is likely to impress the customer as mere idle vamping.

Yet while knowledge plus enthusiasm constitutes an immensely valuable selling team, the shrewd salesman will not allow the team to run away with him. He must guard against the danger of too extensive indulgence in technical language in talking stoves to his customers.

"A salesman must remember to make his demonstration simple," an experienced hardware dealer said the other day. "It is so easy to talk of duplex drafts and the like. Yet for the average customer you might as well talk about the chemistry of steel."

The knowledge the average individual on the other side of the counter possesses on the subject of stoves is elementary. People know a draft from a grate, but their knowledge does not go much further. At the same time, when the question of a stove purchase comes up, the purchaser wants to understand all about the article he is getting. He knows that he has got live with that stove for some years, and that his comfort will depend largely upon his ability to get the best results out of it.

It is highly unsatisfactory, therefore, when the salesman explains the various points with a mixture of technical terms unintelligible to the customer. In many cases the customer will go to some other dealer where he can get an ordinary, common-sense explanation of how to operate the stove. A command of technical terms is a valuable asset to any salesman, but it should be kept under control. Over-knowledge linked with verbosity can be quite as injurious, sometimes, as complete ignorance.

The salesman should, therefore, restrain his natural desire to impress the customer with the extent of his knowledge on the subject of stoves, and endeavor instead to make the customer himself understand the stove under inspection. That is the short cut to salesmaking.

The question opens up some other important considerations. Many salesmen apparently entertain the belief that glibness is the only quality required in salesmanship. They try to talk their customers into buying, assailing the barricade of their indecision with a fusillade of words. It is possible that, in some cases, such tactics are effective; but these cases are rare indeed. A salesman who monopolizes the talk, who hurries the customer along from point to point and impetuously pushes aside all objections, is more likely to antagonize than to convince.

One of the best salesmen the writer ever knew was a merchant who believed in letting the customer do considerable of the talking. "To sell a stove," he explained, "you have to offer something which suits the customer perfectly, and you can only

find out what suits him by letting the customer talk."

This merchant's policy was to give his customers every opportunity to explain their views and preferences, reserving his own views until he had heard from them. Then he would describe the stove, fully yet simply and briefly. At the end he would bring his heavy guns into action, introducing his best arguments, shaping them to meet the views and arguments advanced earlier by the customer. This method of attack he found much better than scattering his arguments and leaving the customer to bring up his objections at the end when the deal should be in shape to close.

No dogmatic rule can be laid down, of course. There are people who have to be railroaded into making a purchase by sheer force of words, just as there are loquacious persons who insist on monopolizing every phase of the negotiations, relegating the salesman to a background of monosyllabic acquiescence. But the salesman should always give the customer a chance to talk, to explain, and to ask questions.

The purchase of even a \$50 stove is an event in the lives of most people. They feel that they are about to purchase an important order with the dealer and that they are deserving of every consideration. If the salesman brushes their objections aside and glibly refuses them a chance to express their views, they are apt to take offence. They feel that he is underrating the importance of their part in the deal.

It is worth remembering that the too frequent use of technical terms in explaining a stove is apt to lead to considerable trouble after the deal is made. Some people imagine they understand when they do not, or are too stiffly proud to expose their ignorance by asking for further enlightenment. As a result, they do not know how to operate the stove properly, and so fail to get satisfactory results. This means a trip to the house by a representative of the store or, worse still, the harboring of a grudge on the part of an unsatisfied customer.

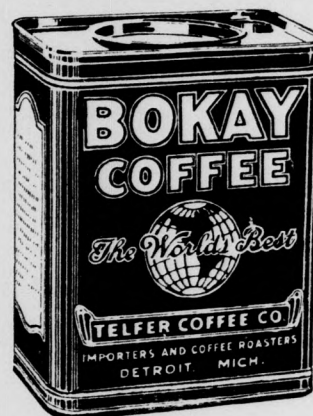
Know your goods, believe in them—but let your customer do his share of the talking, and use your knowledge to counter and overcome his objections. And when you talk stove to him, be sure you talk stove in terms that he can understand.

Victor Lauriston.

Jacquard Effects in Shirtings.

Shirt manufacturers are placing fairly good orders for silk shirtings for their holiday lines, according to one of the leading shirting producers. Jacquard figured merchandise is leading in the demand, with white and light tan grounds receiving most attention. The jacquard treatment takes the form of stripes of various widths on which are placed medium sized jacquard motifs. The satin stripe on a white ground is selling particularly well. Some sampling of merchandise for next Spring has been done, but definite trends, aside from a slight preference for white and light brown grounds, have not yet made their appearance.

DELICIOUS



HARRY MEYER
Distributor
816-20 Logan St.
Grand Rapids, Michigan

5 lb.,
1 lb.,
1/2 lb.,
1/4 lb.,
Pkgs.

SIDNEY ELEVATORS
Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind of machine and size of platform wanted, as well as height. We will quote a money saving price.
Sidney Elevator Mfg. Co., Sidney, Ohio

Henry Smith Floral Co., Inc.
52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173. Bell Main 178

Bell Phone 596 Clitz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-110-211 Murray Bldg
GRAND RAPIDS MICHIGAN

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

Michigan Employment Institution for the Blind
SAGINAW W. S., MICHIGAN

You Make
Satisfied Customers
when you sell
"SUNSHINE" FLOUR
Blended For Family Use
The Quality is Standard and the Price Reasonable
**Genuine Buckwheat Flour
Graham and Corn Meal**
J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

Watson-Higgins Milling Co.
GRAND RAPIDS, MICH.
NEW PERFECTION
The best all purpose flour.
RED ARROW
The best bread flour.
Look for the Perfection label on
Pancake flour, Graham flour,
Granulated meal, Buckwheat flour
and Poultry feeds.
Western Michigan's Largest Feed
Distributors.

I. VAN WESTENBRUGGE
Grand Rapids - Muskegon
Distributor
Nucoa
The Food of the Future
CHEESE of All Kinds
ALPHA BUTTER
SAR-A-LEE
BEST FOODS Mayonaise
Shortening
HONEY—Horse Radish
OTHER SPECIALTIES
Quality-Service-Cooperation

King Bee
Butter Milk
Egg Mash
18% Protein

The Mash you have been looking for. A Buttermilk Mash at a reasonable price.

Manufactured by
HENDERSON MILLING COMPANY
Grand Rapids, Mich.
"The reliable firm."

COMMERCIAL TRAVELER

Plans Complete For the Port Huron Convention.

Detroit, Sept. 21—The stage is all set for the annual convention of the Michigan Hotel Association, at Port Huron, this week Friday and Saturday, and indications from advance reservations made are that it will be the largest in attendance of any of its predecessors.

On Friday morning the opening session will be held at Hotel Harrington, where the deliberations will be presided over by President John A. Anderson.

After the address of welcome, there will be the customary roll call, president's annual address, reports of secretary, treasurer and chairmen of the various standing committees, appointment of nomination and resolutions committees, announcements, etc.

At noon a luncheon for members and their wives will be tendered by Hotel Harrington. On this occasion E. M. Statler, of Hotels Statler fame, will deliver an address on "Overproduction of Hotels," which promises to be the big hit of the convention.

Mr. Statler, as is well understood, is one of, if not the foremost operators in the world. He has had tremendous amounts of capital at his beck and call for a quarter of a century, has built half a dozen of America's largest establishments, but he has come to realize that overbuilding has made the industry a most precarious one, and he is bringing to Michigan hotel men a message which is well worth while for them and ought to be of outstanding interest to investors who have become obsessed with the notion that hotels are gold mines and not games of chance.

(On account of the importance of this offering by Mr. Statler, arrangements have been made to publish verbatim this lecture in next week's issue of the Tradesman, and this is a suggestion to such as do not read this publication regularly to arrange to secure a copy of the issue of Sept. 29, as well as subsequent issues.)

Friday afternoon will be spent at the Port Huron Golf and Country Club, where several golf tournaments have been arranged, among them one for the Michigan Hotel Association cup, now in possession of Robert C. Pinkerton, Manager of Hotel Normandie, Detroit, followed by contests for various prizes, in which provision has been made for the ladies of the Association as well.

Barnyard golf (quoits), tennis, hand ball, as well as bridge, are carded.

During the afternoon at the same place, members who do not play golf will hold a round table discussion of hotel affairs. These sessions have always been popular and well attended. There will be no speeches—just small talk of an interesting character.

In the evening a banquet will be served, followed by dancing. No spell binding.

Bright and early Saturday morning—say 9 o'clock—the business session will begin at Hotel Harrington, with the customary question box, conducted by H. Wm. Klare, Hotel Statler. These discussions have been increasing in interest and importance each year, so that the list of topics is most comprehensive and the talks will be of great interest.

The question box will be followed by addresses by David Olmstead, of H. L. Stevens & Co., Chicago, hotel architect; Frank A. Kenyon, superintendent of Mackinac Island State Park, on the topic of "State Parks," and Paul Simon, Horwath & Horwath, Chicago, hotel accountants, on "Problems of Hotel Operators."

"All 'pot boiling' features have been eliminated by President Anderson. Talks will be brief and to the

point and will have direct bearing on hotel interests.

Saturday noon the men folks will be conducted to the Elks Temple, where a luncheon will be served through the courtesy of Earl Norris, owner of Hotel Lauth. Before completion of this function, unfinished business will be taken up, officers will be elected, and the afternoon will be profitably occupied.

Concurrent with this will be a complimentary luncheon given to the ladies of the Association by O. D. Avery, of Hotel Metropole, followed by a theater party and shopping tour. The official banquet will be given at the Hotel Harrington at 6 p. m., followed by dancing.

All functions will be informal and all hotel men in Michigan and their wives are invited, whether members or not. If they are already members they will not need urging. If not, they can qualify on arrival at Port Huron and feel just as good about it as the regulars.

On my way to Port Huron I indulged in a period of visiting ("sponging," one of my hotel friends would call it) with various hotel acquaintances en route.

At the new Hotel Olds, Lansing, George L. Crocker, manager, I arrived just in time to participate in a complimentary banquet given to the Industrial Commercial Travelers by the said Crocker, which abounded with splendid talks, interspersed with much mirth. What I learned about the Olds you will all know as soon as the excitement of the hotel convention has blown over.

I had heard that Ernie Richardson, of Hotel Kerns, had undergone a serious surgical operation, but I am happy to say that while the report was true, I never saw "Rich" looking any better in all the years I have known him. A trifle weak, to be sure, but up and around, and promises to attend the Port Huron convention. His host of friends throughout Michigan will be glad to know this.

Chas. T. Quinn, Manager of Hotel Roosevelt, was up to his ears in business, and advised me he had a most prosperous tourist business during the summer.

Also Charley Kontas, the most affable proprietor of Hotel Detroit, had a bunch of simoleons packed away as the result of frivolities of season's transients.

A couple of days at Port Huron to look over arrangements for the convention and then a flying trip to Detroit to see what is happening.

The first individual I met who looked familiar was that old-time prince of good fellows, Charles W. Norton, at his very own hotel, the Norton; also his offspring, Preston D., who does the active managing around the hotel. Charley thinks he is the boss, but Preston—well, Charley is like a lot of married men I know who "boss" in thought only. You all know Hotel Norton. Does a capacity business all the week days and then puts up a lot of cots for the week ends for the boys who want to Sunday at "home." Beat it if you can.

Spent some time at the nearly completed Hotel Savoy, looking it over under the guidance of A. B. Riley, managing director. When I say nearly completed I might qualify by stating that the Savoy is already open for business, with the customary evidences of newness always in evidence at hotel openings. Construction on this 700 room hotel was in reality commenced about March 16. Its progress has set a new record for building activity, not to be wondered at when you once connect up with that human cyclone, A. B. Riley, who was on the job twenty-four hours a day.

Reminding me that Charley Norton took me into his confidence to the extent of imparting the information that the said "cyclone" wagered him \$100

that the Savoy would be completed in ten months, and Charley covered the bet. Charley pays. The actual time consumed was less than eight.

Mr. and Mrs. Ward B. James, of Hotel Tuller, are the proud possessors of a nine-weeks-old twelve pound boy. I was called in to inspect it and after pronouncing it well worth raising, was inveigled into assisting Ward at baby tending. Changes at the Tuller under the management of Mr. James, and especially since I last visited it in the early summer were a matter of wonderment to me. The cafeteria has been materially enlarged, the whole interior has been redecorated, and new and modern equipment for service has been installed. Notwithstanding increased facilities its capacity is still taxed to the utmost, the result of perfect service and reasonable charges. The lobby, dining room, and many of the guest rooms have been rehabilitated, and these improvements are apparent at first approach. Later on I will talk about this at length, but the intelligent "comp" is howling for "copy" and woe unto him who does not have his stuff on the editor's hook by Monday morning.

At Flint, changing from bus to train, I had an hour to spend with T. C. Riley, proprietor of the Hotel Dresden. By an unusual coincidence my visit proved contemporaneous with his dinner hour, so he led me into that wonderful dining room, and this is what he offered me at "professional" rates: He charges cash customers one dollar:

Cantaloupe cocktail
Vegetable Soup a la Julienne
Consomme Clear en Tasse
Celery Branches
Queen Olives
Broiled Whitefish, Lemon Butter
Grilled Club Steak, Mushroom Sauce
Chicken Potpie, with steamed dumplings
Broiled Lamb Chops with Bacon
Veal Cutlets Breaded, Tomato Sauce
French Fried Potatoes
Candied Sweet Potatoes
June Peas
Tomato Salad en Surprise
Hot Rolls
Cocoanut Custard Pie, Orange Sherbet
Brick Ice Cream with Chocolate Cake
American Cheese
Chilled Honey Dew Melon
Beverages

Can you beat it? If so, please accompany your invitation with a copy of your program.

Tom Riley is the individual who, on the occasion of the convention of the Michigan Hotel Association, at Flint, three years ago, invited the members over to the Dresden to partake of a "snack," as he called it, and then out-ripped the meals of the old Cadillac. He served a regular meal and I still hear about it. Frank S. Verbeck.

Just a Reminder.

Many merchants send their customers a Christmas greeting card each year. If you follow this custom it is time your order was placed. It is always difficult to get delivery on these cards if you wait to place your order in November or early December.

In Detroit
It is the Tuller
For Value

Facing Grand Circus Park,
the heart of Detroit. 800
pleasant rooms, \$2.50 and up.
Ward B. James, Manager.
DETROIT, MICH.
HOTEL
TULLER

WESTERN HOTEL

BIG RAPIDS, MICH.
Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop. American plan. Rates reasonable.
WILL F. JENKINS, Manager

Wolverine Hotel

BOYNE CITY, MICHIGAN
Fire Proof—60 rooms. THE LEADING COMMERCIAL AND RESORT HOTEL. American Plan, \$4.00 and up; European Plan, \$1.50 and up. Open the year around.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN
The best is none too good for a tired Commercial Traveler.
Try the CUSHMAN on your next trip and you will feel right at home.

Hotel Hermitage

EUROPEAN
Room and Bath \$1.50 and \$2.00
JOHN MORAN, Mgr.

Columbia Hotel

KALAMAZOO
Good Place To Tie To

Four Flags Hotel

NILES, MICH.
80 Rooms—50 Baths
30 Rooms with Private Toilets
C. L. HOLDEN, Mgr.

Occidental Hotel

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up
EDWARD R. SWETT, Mgr.
Muskegon Michigan

HOTEL DOHERTY

CLARE, MICHIGAN
Absolutely Fire Proof, Sixty Rooms, All Modern Conveniences. RATES from \$1.50, Excellent Coffee Shop.
"Ask the Boys who Stop Here."

CODY HOTEL

GRAND RAPIDS
RATES—\$1.50 up without bath.
\$2.50 up with bath.
CAFETERIA IN CONNECTION

HOTEL RICKMAN

KALAMAZOO, MICH.
One Block from Union Station
Rates, \$1.50 per day up.
JOHN EHRMAN, Manager

TAKING INVENTORY
Ask about our way.
Barlow Bros., Grand Rapids, Mich.

HOTEL KERNS

LARGEST HOTEL IN LANSING
30 Rooms With or Without Bath
Popular Priced Cafeteria in Connection. Rates \$1.50 up.
E. S. RICHARDSON, Proprietor

World Problems Settled By Verbeck.

Detroit, Sept. 21—Out in Seattle, the other day, the authorities took away from its father and mother, their 8 year old boy, because of his failure to salute the stars and the inability of his parents to compel him to do so. Tragic as this must seem to the civilized world outside of the State of Washington, it is a matter of fact that it is a law and has been declared valid by the highest court of that commonwealth.

Veneration for the flag, practiced in sincerity, is a grand sentiment, but violation of the sanctity of the home is taboo under the old English law, as well as the statutes of most states and civilized countries.

Naturally such a piece of legislation would not receive the sanction of the Federal Supreme Court, but a family of ordinary means, is hardly in a position to appeal to the higher tribunal, hence this lad must be turned over to the authorities until such time as he reaches the age of discretion, or otherwise stultifies his conscience.

Washington has heretofore stood for progress, but such proceedings savor of the blue laws of New England which fell into the discard several years ago.

Moral suasion would seem a better method of accomplishing what the Seattle people are evidently trying to bring about by the coercion of the Soviet.

Congressman Upshaw, of Georgia, fell outside of the breastworks in the recent primaries of that State. He was a great stickler for the Constitution of the United States, when it fitted into his political scheme, but he was a fanatic of the first water and his vulgar attacks on such as did not believe as he did, isolated him from that fraternalism which exists between the Nation's legislators.

Free speech and equal rights meant nothing to him so long as he could spellbind on the 18th amendment, and though it was shown by the Reed committee that he had always taken care to extract the last cent he could for his speeches from the Anti-Saloon League, on account of his persistent bargaining, he was not diplomatic enough to give a great deal in return.

Congressman Upshaw was the outgrowth of superstition. He believed the negro was created for serfdom and that liquor was bad for him and curtailed his producing power, but his intimates and supporters were of those who believed in one law for the goose and another for the gander, and he was the beneficiary of their voting power.

His own Congressional colleagues are unanimous in the sentiment that he can be spared from these deliberations.

Now that floods in Illinois have forced water from the Chicago drainage canal back into Lake Michigan, possibly, for the moment, at least, we will hear less talk about the "wanton steal", and some movement will be made to curb the insatiable demands of Niagara Falls which is draining off many times the amount of water which Chicago requires to ward off malaria and typhoid fever.

That preacher out in Washington hardly, to my notion, sets a worse example, when he is arrested for "gun toting" in a moonshine raid. He claims self-defense, but the victim was shot in the back, which hardly verifies the assumption. At any rate the prosecuting attorney out there says it was a case of "cold blooded murder."

But waiving all the evidence in this particular case, what effect upon the public mind must be expected from this illustration of a preacher of the gospel, armed with a death dealing weapon, chasing after a violator of the liquor law? It hardly looks like one of the functions of the Christian pastorate? In the case of a murder, bur-

glary or other felony, would his high calling justify him in toting a gatling gun? Hardly.

This alleged man of God—He who teaches us charity for all—violated a statute which is intended to throw a mantle of protection around all good citizens, and the result is that a human life, which cannot be restored, has been blotted out. Shall we have one law for the minister and still another for the layman?

We hear of the church militant and perhaps this Washington dominie is an exponent of applied Christianity. His zeal may have been well intentioned, but he primarily usurped a regulation which limited the use of fire arms to officers of the law, and in the eyes of the prosecuting attorney, who ought to know the law, he has committed a "cold blooded murder."

Have we reached the point where the laws handed down by the Creator are to be disregarded by one of his spiritual representatives, and the clergy is to assume the role of detective, constable, prosecutor and possibly executioner? Even waiving all this, what about the moral effect upon the world by the actions of a delineator of the Ten Commandments, most of which were embodied in the laws of our land long before it became unlawful to traffic in liquor? "Thou shalt not kill" stands out in bold relief from the tablets handed down to Moses. Are there any other commandments that we have never heard of. Do we ever hear of any disciples of the gospel sleuthing for murderers, burglars or wife beaters? Have we got to except the units of the ten commandments when it comes to dealing with evangelists?

If the Washington prosecutors take hold of this affair conscientiously and conclusively, there will be a howl go up to high heaven of persecution and martyrdom, but here is a clear case of "gun toting" and "bloody murder" and electrocuting was not primarily intended as a punishment, but an example and a deterrent of crime.

Maybe this "bread and water" diet which that Nebraska judge inflicted on malefactors is all right. If it works it will save a large bill of expense for the taxpayers as well as the relatives of the violators.

Bread is the "staff of life" and clear, sparkling water a rare gift of nature. Some folks will insist that compulsory drinking of water is "cruel and inhuman punishment" and that the National Constitution will be drawn into the controversy. The Supreme Court of Nebraska has already declared that a "bread and water" diet does not constitute "cruel and inhuman punishment", but then these jurists are the product of a community which went onto a water diet decades ago and are unused to any other beverage.

Not so with the stall fed occupants of the bench at the Nation's capitol. Some of them who do not believe liquor is a curse, but who absorb water as a chaser, might be skeptical as to its life sustaining qualities.

Aside from cases which deserve hanging as an adequate punishment, and where the culprit might be charitably prepared for the woes of the future punishment, I hardly agree with the sentiment. The poor ruralite who draws off a little of the moisture from his silo to use as a prevention of the effects of adder bites hardly deserves it.

And besides bread, as we all know, is "fattening."

Prospective Governor Fred Greene must be much perturbed over the disaffection in the Republican party because a very large percentage of them wanted him apparently. If all the adherents of the opposing candidate "bolted", there would still be a quorum for the Ionia man. But they will not. Some of them will make "heap talk", but their indigestion will wear away and Mr. Greene will have the oppor-

tunity of demonstrating in State affairs just as we all know he has been in private, an efficient man of business.

Frank S. Verbeck.

Late News From the Head of Lake Charlevoix.

Charlevoix, Sept. 21—During my annual visits here I had an opportunity to admire a bond of true friendship which existed for years between Mrs. Louise Elston and Mrs. Sarah Emory, who just passed away. In the early days they were next door neighbors and chummed until the end. Mrs. Emory left the local hospital a few days ago to stay with Mrs. Elston; then they decided to go to Battle Creek and Mrs. Elston went there with her; but she passed away in the sanitarium, so they brought her remains back to the Elston cottage, where funeral services were held Monday.

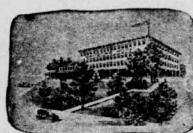
Last Friday evening between sixty and seventy of the largest real estate operators on the West coast of Michigan held a banquet at the Hotel Charlevoix for the purpose of getting together for some preliminary plans prior to the meeting to be held at Grand Rapids on Sept. 23, for the permanent organization of a publicity bureau for Western Michigan.

The new Logan Thompson boat house to house Mr. Thompson's yacht, Sylvia, has just been completed and topping the cupola of the boat house is an unusually fine piece of copper wok in the form of a beautiful weather vane. This piece was made by Frank Novotny, of the Robert Bonthron Plumbing establishment, and is certainly a credit to the maker. The vane represents a sailing vessel in full rig which is mounted on a large copper ball. The entire piece was about ten feet in height before mounted on the cupola of the boat house.

The real estate office of Earl A. Young reports that an unusually large number of cottages have been leased in advance for next season and every indication is that the resort business for 1927 is going to be larger than ever here at Charlevoix.

L. Winternitz.

Successful merchandising is built on a foundation of advance sales, in which merchandise has little or no part. The stock involved comprises courtesy, honesty, character and service. The price obtained is the greatest of mercantile assets—Reputation.



Hotel Whitcomb
ST. JOSEPH,
MICHIGAN

Announcing Reduction in Rates

Rooms with Lavatory \$1.25 and \$1.50 per day; Rooms with Lavatory and Private Toilet \$1.50 and \$1.75 per day; Rooms with Private Bath \$2.00, \$2.50 and \$3.00 per day. All rooms Steam Heated. Cafe in connection, best of food at moderate prices.

J. T. TOWNSEND, Manager

HOTEL OLDS LANSING

300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

Under the Direction of the Continental-Leland Corp.

GEORGE L. CROCKER,
Manager.

In KALAMAZOO, MICHIGAN is the famous NEW BURDICK

In the Very Heart of the City

Fireproof Construction

The Only All New Hotel in the City. Representing a \$1,000,000 Investment
250 Rooms—150 Rooms with Private Bath—European \$1.50 and up per day
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES, Pres. and Gen. Mgr.

HOTEL CHIPPEWA

European Plan
MANISTEE, MICH.

HENRY M. NELSON, Manager

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN

HOTEL BROWNING GRAND RAPIDS

150 Fireproof Rooms

Corner Sheldon and Oakes;
Facing Union Depot;
Three Blocks Away.

Rooms with bath, single \$2 to \$2.50
Rooms with bath, double \$3 to \$3.50
None Higher.

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$1.50, \$2, \$2.50 and up per day

THE PANTLIND HOTEL

The Center of Social and Business Activities

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

DRUGS

Michigan Board of Pharmacy.
President—Claude C. Jones.
Vice-President—James E. Way.
Director—H. H. Hoffman, Lansing.
Coming Examinations—Grand Rapids,
Nov. 16, 17 and 18; Detroit, Jan. 18, 19
and 20.

Why Druggist Is More Than Merchant

First to open in the morning. Last to close at night. Your druggist maintains a health service station for your community.

He is the man you call on for quick service when there is sickness or accident in your home. He keeps on hand the hundreds of little items that relieve suffering and safeguard health. Back of the doctor and the hospital is the drug store—a base of supplies—a service station.

Your druggist could not stay in business if he only filled prescriptions. That part of his business is less than 15 per cent. of the total. The modern druggist carries a multitude of related articles in order to round out his business. That is the reason your druggist deserves your patronage on every item of merchandise he carries.

White Capping Mixture.

Melt 8 ounces of white wax over a spirit lamp. For this purpose the wax may be put in any cheap tin or porcelain vessel with a handle. When the wax is melted add 2 drams of thick mucilage tragacanth and 1 ounce bismuth subnitrate. Stir briskly until a uniform mixture results. The preparation is now ready for use. Dip the necks of stoppered bottles in to the desired depth. The substance will congeal almost immediately. Repeat this operation about three times and you will have a beautiful white cap, firm, yet easily removed. During the capping the mixture must be stirred and held over the lamp from time to time.

Supply Chloroform in Small Bottles.

For minor operations physicians prefer chloroform in small (2-ounce) subdivisions. This means that a fresh bottle is used and opened repeatedly, the chloroform is decomposed, with the formation of poisonous phosgen. All bottles of chloroform, whatever the size, should be kept full so that only a minimum of air can be confined above the chloroform. It is therefore advisable that physicians be supplied with a size just sufficient for each operation. Then no patient will be anesthetized with material which has been left over from a previous operation and which is of doubtful quality. Doctors fully recognize these facts.

Potash in Shaving Soap.

According to Martin Hill Ittner, chief chemist for Colgate Co., the best kind of shaving soap is that containing a proportion of potash in the composition instead of all soda; the use of some hard fat which gives closeness to the lather, and perhaps some coconut oil soap which, because of its ready solubility, causes the more rapid formation of lather at the start.

Tasteless Chill Cure.

The following is given in Fenner's Formulary:

Quinine Sulphate ----- 128 grs.

Potass. Carb. ----- ¼ oz. Av.
Solut. Saccharin ----- 2 drs.
Fowler's Solutoin ----- 2 drs.
Water ----- 1 oz.
Syr. Yerba Santa ----- 15 ozs.

Rub the salts together with the water, add the Fowler's solution and the syrup and mix them well together. In this preparation the quinine is held in suspension and the mixture must be shaken before taking.

To Make Artificial Milk.

Artificial milk which is claimed to possess all the qualities of fresh milk is about to be manufactured in Denmark. The machinery is in course of construction, and a factory will be started in the near future by a company which has just been formed with a capital of a million kroner. The product is not merely a substitute for milk; the real butterfat is replaced by vegetable fats, and the addition of vitamins give it the character of fresh milk. It is expected of the new product that it will be a valuable factor in Danish animal husbandry, in which very large quantities of fresh milk are consumed annually, as its use will leave more cows' milk for butter making.

Mint Mist.

One of the flavors that has proved itself popular in the production of thirst quenchers is spearmint. This is one of the combinations of mint with a lemon juice base.

Into a 12-ounce optic glass express the juice of a lemon; add one ounce of lemon syrup, one-fourth ounce of ginger syrup and one-fourth ounce spearmint syrup; then add one ounce of white grape juice and one-fourth glass of fine ice or a good water ice; fill with carbonated water, mix and decorate with mint leaves.

Fuller's Earth.

Fuller's earth is a term used to include a variety of natural substances that possess the property of absorbing grease or clarifying, bleaching, or filtering oil. They are mostly clay-like substances, although recently discovered material in the West, which is of different character, is said to be superior to the Eastern Fuller's earth. The original use of Fuller's earth was in the fulling of cloth, but little of it is now used for this purpose. It is used almost exclusively in the bleaching or filtering of vegetable and mineral oils.

Fraud Order Against Anti-Fat Cures.

Postmaster General New issued a fraud order against the Scientific Research Laboratories, the Sangrina Co. W. E. Learned, Mme. Elaine, the Silph Medical Co., the Silph Co., and Mme. Claire, all of New York City, charging they had unlawfully used the mails to obtain money under false pretenses in purveying anti-fat cures.

Wanted Full Supply.

Mrs. Newlywed: I want half a dozen pokers, please.

Hardware Dealer: Half a dozen?

Mrs. Newlywed: Yes. Hubby has invited some of his friends up for a poker party to-night, and I'm sure we haven't any pokers in the house.

Roast Beef and Steaks Moving Slowly.

The present condition in the wholesale market with respect to roast beef and steaks calls to mind something said by a well-known beef salesman in New York recently. Some men were discussing in his presence the good demand for plate beef from steers and one of those present volunteered the suggestion that the demand is a result of a rather universal campaign in favor of the so-called cheaper cuts. He listened, smiled a cynical smile and said, "Well, I think it's about time they started in on the better cuts." Some of the oldest meat dealers claim they do not remember any time when short loins and ribs sold with such a close relation in price to other beef cuts. In the wholesale market at the present time short loins, the section of the carcass where the best steaks come from, are selling for little more than the price of whole hindquarters and ribs are selling for two to four cents less per pound. This seems a little strange, especially at this time of year when steaks and roast beef is supposed to be in best demand. We see in this condition a favorable situation for the housewives who prefer steaks and roasts and an equalization of value for cuts more in line with their intrinsic value than is usual. If the latter reason is the chief one for values below normal on these special cuts it should be the occasion for rejoicing on the part of most dealers, at least they would see the advantage in it after the adjustment period was over. But we are inclined to think that it is due more to reduction of generally active demand for beef than from any other cause. By this we mean that with enthusiasm lagging most housewives buy meat with more attention paid to price than to selection, lacking the stimulation that appetite for specially tender and savory meat usually gives. Another reason that has considerable effect, however, is the generally high quality of beef this summer and the satisfaction derived from any cut bought. In such an instance the necessity is not so urgently present for careful selections for tenderness, since all that is bought is tender enough for the average consumer. Whatever the cause the fact remains that now is a very good time to buy steaks and oven roasts at moderate prices and with full assurance of fullest satisfaction.

Business Philosophy.

Experienced salesmen understand the necessity of the proper handling of orders, and a high-grade salesman, in taking a new position, looks up the company's record just as carefully as the company looks up his record.

He knows that he cannot make a success unless the firm he represents will handle his orders in a way that will avoid any ill-will on the part of his customers.

Regardless of price or quality, he knows he cannot get repeat business if he has to fight for service.

This leads up to the observation: That in building up a business we really have less to fear from outside competition than from inside bungling, discourtesy and inefficiency. These

are the real horse-weights that many a business is dragging around without realizing it.

There has lately been a tendency to hold classes for letter writers in some of the big business houses, and, in our opinion, this is just as important as holding conventions for salesmen.

What profiteth it a business to gain 300 new customers in a year, and lose 300 old ones in the same period because of indifference, errors, slow deliveries, discourteous letters and tactless credit policies?

William Feather.

Success.

Every boy and every girl must have certain assets to achieve success. Not material assets alone, but assets of character. Among the most important of these are ambition, industry, personality and thrift.

Ambition is the will to attain something. The desired object may be knowledge, or honor, or power, but whatever it is, the ambition to reach it must be backed up by the willingness to work for it. Mere wishes accomplish little without the aid of earnest application and industry.

The asset of personality is more elusive, and seems to be born in some people without any effort on their part. But, on the other hand, it may be acquired by every one who will concentrate on his career and not let it be marred by carelessness and indifference.

To save part of what one earns is another vital element in a successful life. Savings are not only insurance against the turns of fortune, but also a means of seizing golden opportunity.

Andrew W. Mellon.

August Food Price Declined 2.3 Per Cent.

The index of wholesale grocery prices compiled regularly each month by the New York University Bureau of Business Research shows a decrease of 2.3 per cent. for August.

A typical bill of wholesale groceries shows an index number of 115.1 in August, against 117.8 in July. The monthly average of 1921 equals 100. The August index, moreover, was 4.69 per cent. under the figure for August, 1925.

The index is based on a list of twenty-two representative grocery items which are averaged, a weight being given to each according to its importance in the sales of an average wholesale grocer.

The chief items which averaged higher during August were corn syrup, oats, cornmeal and sugar. Lower averages were shown by cheese, beans, flour, coffee, canned pink and red salmon and tomatoes, cottonseed oil, condensed milk and lard.

The Scotch of It.

A Scotch farmer had agreed to deliver twenty hens to the local market. Only nineteen, however, were sent, and it was almost evening before the twentieth bird was brought in by the farmer.

"Man," said the butcher, "you're late with this one!"

"Aye," agreed the other, "but, ye see, she didn't lay until this afternoon."

Labor Saving Device.

Clerk—Here is a remarkable utensil—a can opener, a pan lifter and tack puller, all in one.

Customer—But suppose I want the girl to open a can of soup and my husband to pull some tacks, while I lift the pans on the stove.

Clerk—Very easy. All you have to do is to buy three—anything else?

Is there any limit to the number of automobiles the country can absorb? More striking than pictures of the endless procession out of Detroit are figures from an agricultural state like North Carolina. Ten years ago that commonwealth had one motor car for every 140 inhabitants. To-day it has one for every seven—a motor car for almost every family. One county in the State has enough cars to give its entire population a ride at one time, with a sufficient number over to do

the same thing for the people of any one of the smaller counties. No wonder that the University of North Carolina News Letter sees the rapid approach of the day when walking in the Old North State is no longer a means of changing one's geographical position, but only a sport indulged in by professional walking clubs. The saturation point for automobiles has had to be revised upward continually. Once it would have been thought to be a car for every family. But there are now 20,000,000 automobiles in this country, which is just about one to every family, and they are being turned out faster than ever. How long is it since a person would have been regarded with a mixture of pity and contempt if he had hazarded the guess that some day there would be more automobiles in the United States than telephones? That incredible condition has come to pass.

SCHOOL SUPPLIES

Pencil and Ink Tablets, Composition Books, Spelling Blanks, Note Books, Drawing Books, Music Books, Theme Tablets, Crayons, Crayolas, Chalks, Pens, Ink, Mucilage, Pastes, Lead Pencils, Penholders, Pencil Boxes, Rulers, Protractors, Scholars Companions, Dictionaries, Students Loose-Leaf Note Books, Water Color Paints, Slates, Slate Pencils, Black Board Slating and Erasers, Sponges, Compasses, Pencil Sharpeners, Fountain Pens, Etc., Etc.

Complete Line. Send us your order or come in and see Samples of same.

HOLIDAY GOODS

Now on Display in our own Building in Grand Rapids. The best we have ever shown. Come look it over.

Hazeltine & Perkins Drug Company

Manistee

Wholesale Only
MICHIGAN

Grand Rapids

Sell
ZIPPER
the candy bar hit of the year

A.R. WALKER
CANDY CORP.OWOSSO
MUSKEGON
GRAND RAPIDS
KALAMAZOO
DETROIT**WHOLESALE DRUG PRICE CURRENT**

Prices quoted are nominal, based on market the day of issue.

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	12 1/2 @ 20	Cubebs	6 50 @ 75	Benzoins	2 @ 10
Boric (Xtal)	15 @ 25	Elgeron	9 00 @ 25	Benzoins Comp'd	2 @ 65
Carbolic	34 @ 40	Eucalyptus	1 25 @ 50	Buchu	2 @ 55
Citric	50 @ 65	Hemlock, pure	1 75 @ 20	Cantharides	2 @ 85
Muriatic	3 1/2 @ 8	Juniper Berries	4 50 @ 75	Capsicum	2 @ 20
Nitric	9 @ 15	Lard, extra	1 50 @ 15	Catechu	1 @ 75
Nitric	15 @ 25	Lard, No. 1	1 25 @ 40	Cinchona	2 @ 10
Sulphuric	3 1/2 @ 8	Lavender Flow.	7 50 @ 75	Colchicum	1 @ 80
Tartaric	40 @ 60	Lavender Garn	85 @ 10	Cubebs	2 @ 80
Ammonia		Lemon	4 00 @ 25	Digitalis	1 @ 80
Water, 26 deg.	08 @ 16	Linseed, raw, bbl.	@ 92	Gentian	1 @ 85
Water, 18 deg.	07 @ 13	Linseed, boiled, bbl.	@ 95	Ginger, D. S.	1 @ 20
Water, 14 deg.	06 @ 11	Linseed, bld. less	99 @ 112	Guaiac	2 @ 20
Carbonate	20 @ 25	Linseed, rw. less	1 02 @ 15	Guaiac, Ammon.	2 @ 00
Chloride (Gran.)	09 @ 20	Mustard, artill. oz.	@ 35	Iodine	@ 95
Balsams		Neatsfoot	1 25 @ 50	Iodine, Colorless	1 @ 50
Copaiba	85 @ 125	Olive, pure	3 75 @ 50	Iron, Clo.	1 @ 25
Fir (Canada)	3 55 @ 20	Olive, Malaga,	2 75 @ 30	Kino	1 @ 40
Fir (Oregon)	50 @ 60	Olive, Malaga,	2 75 @ 30	Myrrh	2 @ 50
Peru	3 00 @ 25	Orange, Sweet	5 00 @ 25	Nux Vomica	1 @ 55
Tolu	2 00 @ 25	Origanum, pure	@ 25	Opium	2 @ 50
Barks		Origanum, com'l	1 00 @ 20	Opium, Camp.	@ 85
Cassia (ordinary)	25 @ 30	Pennyroyal	3 25 @ 35	Opium, Deodors'd	2 @ 50
Cassia (Salgon)	50 @ 60	Peppermint	18 00 @ 18 25	Rhubarb	1 @ 70
Sassafras (pw. 50c)	@ 50	Rose, pure	13 50 @ 14 00	Paints	
Soap Cut (powd.)	18 @ 35	Rosemary Flows	1 25 @ 1 50	Lead, red dry	15 1/2 @ 15 1/2
Barries		Sandalwood, E.	@ 10	Lead, white dry	15 1/2 @ 15 1/2
Cubeb	@ 1 00	I	10 50 @ 10 75	Lead, white oil	15 1/2 @ 15 1/2
Fish	@ 25	Sassafras, true	1 75 @ 2 00	Ochre, yellow bbl.	2 @ 2 1/2
Juniper	10 @ 20	Sassafras, artill	75 @ 1 00	Ochre, yellow less	3 @ 6
Prickly Ash	@ 1 25	Spearment	10 50 @ 10 75	Red Venet'n Am.	3 1/2 @ 7
Extracts		Sperm	1 50 @ 1 75	Red Venet'n Eng.	4 @ 8
Licorice	60 @ 65	Tansy	10 00 @ 10 25	Putty	5 @ 8
Licorice, powd.	50 @ 60	Tar USP	65 @ 75	Whiting, bbl.	@ 4 1/2
Flowers		Turpentine, bbl.	@ 98	Whiting	5 1/2 @ 10
Arnica	@ 30	Turpentine, less	1 05 @ 1 18	L. H. P. Prep.	3 05 @ 3 25
Chamomile (Ged.)	@ 50	Wintergreen, leaf	6 00 @ 6 25	Rogers Prep.	3 05 @ 3 25
Chamomile Rom.	@ 50	Wintergreen, sweet	3 00 @ 3 25	Miscellaneous	
Gums		Wintergreen, art	6 00 @ 1 00	Acetanalid	47 @ 55
Acacia, 1st	50 @ 55	Worm seed	9 00 @ 9 25	Alum	08 @ 12
Acacia, 2nd	45 @ 50	Wormwood	9 00 @ 9 25	Alum, powd. and	09 @ 15
Acacia, Sorts	20 @ 25	Potassium		Bismuth, Subn-	3 87 @ 4 07
Acacia, Powdered	35 @ 40	Bicarbonate	35 @ 40	Borax xtal or	07 @ 12
Aloes (Barb Pow)	25 @ 35	Bichromate	15 @ 25	powdered	07 @ 12
Aloes (Cape Pow)	25 @ 35	Bromide	69 @ 85	Cantharides, po.	1 75 @ 2 00
Aloes (Soc. Pow.)	50 @ 60	Bromide	64 @ 71	Calomel	2 10 @ 2 30
Asafoetida	75 @ 1 00	Chlorate, gran'd	23 @ 30	Capsicum, pow'd	35 @ 40
Pow.	75 @ 1 00	Chlorate, powd.	@ 25	Carbim	7 00 @ 7 50
Camphor	1 05 @ 1 10	or Xtal	16 @ 25	Cassia Buds	35 @ 40
Guaiac	@ 90	Cyanide	30 @ 90	Cloves	50 @ 55
Guaiac, pow'd	@ 1 00	Iodide	4 66 @ 4 86	Chalk Prepared	14 @ 16
Kino	@ 1 10	Permanganate	20 @ 30	Choloroform	51 @ 60
Kino, powdered	@ 1 20	Prussiate, yellow	65 @ 75	Chloral Hydrate	1 35 @ 1 85
Myrrh	@ 60	Prussiate, red	@ 1 00	Cocaine	12 10 @ 12 30
Myrrh, powdered	@ 65	Sulphate	35 @ 40	Cocoa Butter	55 @ 75
Opium, powd.	19 65 @ 19 92	Roots		Corks, list, less	40 @ 10
Opium, gran.	19 65 @ 19 92	Alkanet	30 @ 35	Copperas	2 1/2 @ 10
Shellac	65 @ 80	Blood, powdered	35 @ 40	Copperas, Powd.	4 @ 10
Shellac Bleached	70 @ 85	Calamus	35 @ 40	Corrosive Sublim	1 71 @ 1 92
Tragacanth, pow.	@ 75	Elecampane, pwd	25 @ 30	Cream Tartar	31 @ 38
Tragacanth	1 75 @ 2 25	Gentian, powd.	20 @ 30	Cuttle bone	40 @ 50
Turpentine	@ 20	Ginger, African,	30 @ 35	Dextrine	6 @ 15
Insecticides		powdered	30 @ 35	Dover's Powder	3 50 @ 4 00
Arsenic	08 @ 20	Ginger, Jamaica,	60 @ 65	Emery, All Nos.	10 @ 15
Blue Vitriol, bbl.	@ 07 1/2	powdered	45 @ 50	Emery, Powdered	8 @ 10
Blue Vitriol, less	08 @ 10	Golden Seal, pow.	@ 8 50	Epsom Salts, bbls.	@ 14
Bordea, Mix Dry	13 @ 22	Ipecac, powd.	@ 8 00	Ergot, powdered	@ 2 00
Hellebore, White	18 @ 20	Licorice	35 @ 40	Flake, White	15 @ 20
powdered	18 @ 20	Licorice, powd.	20 @ 30	Formaldehyde, lb.	13 1/2 @ 30
Insect Powder	35 @ 45	Orris, powdered	30 @ 40	Gelatin	80 @ 90
Lead Arsenate Po.	18 @ 31	Poke, powdered	35 @ 40	Glassware, less 55%	
Lime and Sulphur	20 @ 27	Rhubarb, powdered	@ 1 00	Glassware, full case 60%	
Paris Green	20 @ 27	Rosinwood, powd.	@ 40	Glauber Salts, bbl.	@ 02 1/2
Leaves		Sarsaparilla, Hond.	@ 90	Glauber Salts less	04 @ 10
Buchu	85 @ 1 00	Sarsaparilla Mexican,	@ 32 @ 52	Glue, Brown	21 @ 30
Buchu, powdered	@ 1 00	Glycerine	32 @ 52	Glue, Brown Grd	15 @ 20
Sage, Bulk	25 @ 30	Squills	45 @ 49	Glue, white	27 1/2 @ 25
Sage, 1/2 loose	@ 40	Squills, powdered	60 @ 70	Glue, white grd.	25 @ 25
Sage, powdered	@ 35	Tumeric, powd.	20 @ 25	Glycerine	36 @ 56
Senna, Alex.	50 @ 75	Valerian, powd.	@ 1 00	Hops	70 @ 85
Senna, Tinn.	30 @ 35	Seeds		Iodine	6 45 @ 9 90
Senna, Tinn. pow.	25 @ 25	Anise	@ 25	Iodoform	7 35 @ 7 65
Uva Ursi	20 @ 25	Anise, powdered	35 @ 40	Lead Acetate	20 @ 20
Oil		Bird, 1s	13 @ 17	Mace	@ 21 60
Almonds, Bitter,		Canary	10 @ 16	Mace, powdered	@ 1 60
true	7 50 @ 7 75	Caraway, Po.	25 @ 30	Menthol	7 50 @ 8 00
Almonds, Bitter,		Cardamon	3 75 @ 4 00	Morphine	11 18 @ 11 92
artificial	3 00 @ 3 25	Coriander pow.	20 @ 25	Nux Vomica	@ 20
Almonds, Sweet,		Dill	15 @ 20	Nux Vomica, pow.	17 @ 25
true	1 50 @ 1 80	Fennel	25 @ 40	Pepper black, pow.	40 @ 50
Almonds, Sweet,		Flax	08 @ 15	Pepper, White, pw.	50 @ 55
imitation	1 00 @ 1 25	Flax, ground	08 @ 15	Pitch, Burgudry	12 1/2 @ 20
Amber, crude	1 25 @ 1 50	Foenugreek pow.	15 @ 25	Quassia	12 @ 15
Amber, rectified	1 50 @ 1 75	Hemp	@ 1 25	Quinine, 5 oz. cans	@ 50
Anise	1 25 @ 1 50	Lobelia, powd.	17 @ 25	Rochelle Salts	30 @ 35
Bergamont	10 00 @ 10 25	Mustard, yellow	17 @ 25	Saccharine	@ 80
Cajeput	1 50 @ 1 75	Mustard, black	20 @ 25	Salt Peter	11 @ 22
Cassia	4 00 @ 4 25	Poppy	15 @ 30	Seldits Mixture	30 @ 40
Castor	1 40 @ 1 65	Quince	1 25 @ 1 50	Soap, green	15 @ 30
Cedar Leaf	1 75 @ 2 00	Rape	15 @ 20	Soap mott cast.	22 1/2 @ 25
Citronella	1 25 @ 1 50	Sabadilla	35 @ 45	Soap, white castile	@ 12 50
Cloves	3 00 @ 3 25	Sunflower	11 1/2 @ 15	less, per bar	@ 1 45
Cocanut	25 @ 35	Worm, American	30 @ 40	Soda Ash	10 @ 10
Cod Liver	1 65 @ 1 85	Worm, Levant.	4 50 @ 4 75	Soda Bicarbonate	8 1/2 @ 10
Croton	2 00 @ 2 25	Tinctures		Soda, Sal	02 1/2 @ 03
		Aconite	@ 1 30	Spirits Camphor	@ 1 35
		Aloes	@ 1 45	Sulphur, roll	3 1/2 @ 10
		Arnica	@ 1 10	Sulphur, Subl.	4 1/2 @ 10
		Asafoetida	@ 2 40	Tamarinds	20 @ 25

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

DECLINED

Lard
Smoked Hams

AMMONIA

Arctic, 10 oz., 3 dz. cs.	3 75
Arctic, 16 oz., 2 dz. cs.	4 00
Arctic, 32 oz., 1 dz. cs.	3 25
Quaker, 36, 12 oz. case	3 85



AXLE GREASE

48, 1 lb.	4 25
24, 3 lb.	6 00
10 lb. pails, per doz.	8 50
15 lb. pails, per doz.	11 95
35 lb. pails, per doz.	19 50

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Queen Flake, 16 oz., ds	3 25
Royal, 10c, doz.	95
Royal, 6 oz., doz.	2 70
Royal, 12 oz., doz.	5 20
Royal, 5 lb.	31 20
Rocket, 16 oz., doz.	1 25

K. C. Brand

10c size, 4 doz.	3 70
15c size, 4 doz.	5 50
20c size, 4 doz.	7 20
25c size, 4 doz.	9 20
50c size, 2 doz.	8 80
80c size, 1 doz.	8 85
10 lb. size, 1/2 doz.	6 75

Freight prepaid to jobbing point on case goods.
Terms: 30 days net or 2% cash discount if remittance reaches us within 10 days from date of invoice. Drop shipments from factory.

BEECH-NUT BRANDS.



Mints, all flavors	60
Gum	70
Fruit Drops	70
Caramels	70
Sliced bacon, large	5 40
Sliced bacon, medium	3 30
Sliced beef, medium	2 80
Grape Jelly, large	4 50
Sliced beef, large	4 50
Grape Jelly, medium	2 70
Peanut butter, 16 oz.	4 25
Peanut butter, 10 1/2 oz.	3 80
Peanut butter, 6 1/2 oz.	1 35
Peanut butter, 3 1/2 oz.	1 20
Prepared Spaghetti	1 40
Baked beans, 16 oz.	1 40

BLUING

The Original

Condensed

2 oz., 4 dz. cs.	3 00
3 oz., 3 dz. cs.	3 75

BREAKFAST FOODS

Kellogg's Brands.

Corn Flakes, No. 136	3 45
Corn Flakes, No. 124	3 40
Corn Flakes, No. 102	2 00
Pep, No. 224	2 70
Pep, No. 202	1 75
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50

Post's Brands.

Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	5 40

Instant Postum, No. 9

Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Postum Cereal, No. 1	2 70
Post Toasties, 36s	3 45
Post Toasties, 24s	3 45
Post's Bran, 24s	2 70

BROOMS

Jewell, doz.	5 25
Standard Parlor, 23 lb.	8 25
ancy Parlor, 23 lb.	9 25
Ex. Fancy Parlor 25 lb.	9 75
Ex. Fcy. Parlor 26 lb.	10 00
Toy	1 75
Whisk, No. 2	2 75

BRUSHES

Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

No. 4-0	2 25
No. 20	3 00

BUTTER COLOR

Dandelion	2 85
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CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wickling	40
Tudor, 6s, per box	30

CANNED FRUIT

Apples, 3 lb. Standard	1 50
Apples, No. 10	4 75
Apple Sauce, No. 10	3 00
Apricots, No. 1	1 75
Apricots, No. 2	2 00
Apricots, No. 3	3 00
Apricots, No. 10	3 25
Blackberries, No. 10	10 50
Blueberries, No. 10	13 50
Cherries, No. 2	3 75
Cherries, No. 2 1/2	4 50
Cherries, No. 10	14 00
Loganberries, No. 2	3 00
Loganberries, No. 10	10 00
Peaches, No. 1	1 50
Peaches, No. 1, Sliced	1 25
Peaches, No. 2	2 75
Peaches, No. 2 1/2	3 25
Peaches, 2 1/2 Cal.	3 00
Peaches, 10 Mich.	8 50
Pineapple, 1 sl.	1 75
Pineapple, 3 sl.	3 00
Pineapple, 3 br. sl.	3 40
Pineapple, 2 1/2, sil.	3 00
Pineapple, 3, cru.	3 00
Pineapple, 10 cru.	9 50
Pears, No. 2	3 15
Pears, No. 2 1/2	4 25
Plums, No. 2	2 40
Plums, No. 2 1/2	3 90
Raspberries, No. 2, blk	2 80
Raspb's, Red, No. 10	13 50
Raspb's, Black,	12 00
No. 10	12 00
Rhubarb, No. 10	4 75
Strawberries, No. 10	12 00

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 25
Clam Ch., No. 3	3 50
Clams, Steamed, No. 1	2 00
Clams, Mince, No. 1	3 25
Finnan Haddie, 10 oz.	3 80
Clam Bouillon, 7 oz.	3 50
Chicken Haddie, No. 1	3 75
Fish Flakes, small	1 25
Cod Fish Cake, 10 oz.	1 25
Cove Oysters, 5 oz.	1 65
Lobster, No. 1, Star	2 80
Shrimp, 1, wet	1 90
Sard's, 1/4 Oil, Ky	6 10
Sardines, 1/4 Oil, Kless	5 50
Sardines, 1/4 Smoked	6 75
Salmon, Warrens, 1/2	2 80
Salmon, Red Alaska	2 95
Salmon, Med. Alaska	2 85
Salmon, Pink Alaska	1 80
Sardines, Im. 1/4, ea.	10 23
Sardines, Im., 1/4, ea.	25
Sardines, Cal., 1 1/2	1 65
Tuna, 1/2, Albocore	95
Tuna, 1/2, Curtis, doz.	2 20
Tuna, 1/2, Curtis, doz.	3 50
Tuna, 1/2, Curtis, doz.	7 00

CANNED MEAT

Bacon, Med. Beechnut	3 30
Bacon, Lge Beechnut	5 40
Beef, No. 1, Corned	3 10
Beef, No. 1, Roast	3 10
Beef, No. 2 1/2, Qua. sil.	1 60
Beef, 3 1/2 oz. Qua. sil.	1 90
Beef, 5 oz., Qua. sil.	2 65
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions	3 45
Chili Con Ca., 1s	1 35
Deviled Ham, 1/4s	3 20
Deviled Ham, 1/4s	3 20
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/2 Libby	52 1/2
Potted Meat, 1/2 Libby	92 1/2
Potted Meat, 1/2 Qua.	90
Potted Ham, Gen. 1/4	1 85
Vienna Saus., No. 1/4	1 45
Vienna Saus., Qua.	95
Veal Loaf, Medium	2 65

Baked Beans

Campbells, 1c free	5 15
Quaker, 18 oz.	85
Fremont, No. 2	1 20
Snider, No. 1	95
Snider, No. 2	1 25
Van Camp, small	85
Van Camp, Med.	1 15

CANNED VEGETABLES.

Asparagus, No. 1, Green tips	3 75
No. 2 1/2, Lge. Green	4 50
W. Beans, cut 2 1/4	1 75
W. Beans, 10	7 50
Green Beans, 2s	1 45
Green Beans, 10s	7 50
L. Beans, 3 gr.	1 35
Lima Beans, 2s, Soaked	95
Red Kid. No. 2	1 25
Beets, No. 2, wh. 1 75	2 40
Beets, No. 2, cut	1 20
Beets, No. 2, cut	1 60
Corn, No. 2, stan.	1 25
Corn, Ex. stan. No. 2	1 55
Corn, No. 2, Fan.	1 80
Corn, No. 10	8 00
Hominy, No. 3	1 00
Okra, No. 2, whole	3 00
Okra, No. 2, cut	1 75
Dehydrated Veg. Soup	90
Dehydrated Potatoes	1b. 45
Mushrooms, Hotels	37
Mushrooms, Choice	8 oz. 48
Mushrooms, Sur Extra	60
Peas, No. 2, E. J.	1 65
Peas, No. 2, Sift.	1 85
Peas, No. 2, Ex. Sift.	2 35
Peas, Ex. Fine, French	25
Pumpkin, No. 3	1 35
Pumpkin, No. 10	4 00
Pumpkin, 1/4, each	13 1/4
Pimentos, 1/2, each	27
Sw't Potatoes, No. 2 1/2	2 25
Sauerkraut, No. 3	1 40
Succotash, No. 2	1 65
Spinach, No. 1	1 25
Spinach, No. 2	1 60
Spinach, No. 3	2 10
Spinach, No. 10	6 00
Tomatoes, No. 2	1 05
Tomatoes, No. 2 glass	2 60
Tomatoes, No. 3	1 90
Tomatoes, No. 10	6 00

CATSUP.

B-nut, Small	1 90
Lily of Valley, 14 oz.	3 60
Lily of Valley, 1/4 pint	1 75
Paramount, 24, 8s	1 45
Paramount, 24, 16s	2 40
Paramount, 6, 10s	10 00
Sniders, 8 oz.	1 75
Sniders, 16 oz.	2 55
Quaker, 8 1/2 oz.	1 25
Quaker, 10 1/2 oz.	1 40
Quaker, 14 oz.	1 90
Quaker, Gallon Glass	12 00

CHILI SAUCE

Snider, 16 oz.	2 30
Snider, 8 oz.	2 30
Lilly Valley, 8 oz.	2 25
Lilly Valley, 14 oz.	3 50

OYSTER COCKTAIL.

Sniders, 16 oz.	2 50
Sniders, 8 oz.	2 50

CHEESE

Roquefort	52
Kraft, Small tins	1 65
Kraft, American	1 65
Chili, small tins	1 65
Pimento, small tins	1 65
Roquefort, small tins	2 25
Camembert, small tins	2 25
Wisconsin New	24
Longhorn	26

Mich. Flat Full Cream	23
Michigan Daisies	24
New York New 1926	28
Sap Sago	38
Brick	33

CHEWING GUM.

Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut Wintergreen	70
Beechnut Peppermint	75
Beechnut Spearmint	70
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Wrigley's P-K	65
Zeno	65
Teaberry	65

COCOA.

Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 50
Droste's Dutch, 1/4 lb.	2 25
Droste's Dutch, 5 lb.	60
Chocolate Apples	4 50
Pastilles, No. 1	12 60
Pastilles, 1/2 lb.	6 60
Pains D. Cafe	2 80
Droste's Bars, 1 doz.	2 00
Deft Pastilles	2 15
1 lb. Rose Tin Bon	18 00
7 oz. Rose Tin Bon	9 00
13 oz. Creme De Cara-	3 00
que	13 20
12 oz. Rosaces	10 30
1/2 lb. Rosaces	7 80
1/4 lb. Pastilles	3 40
Langues De Chats	4 80

CHOCOLATE.

Baker, Caracas, 1/4s	37
Baker, Caracas, 1/2s	35

COCOANUT

Dunham's	
15 lb. case, 1/4s and 1/2s	48
15 lb. case, 1/4s	43
15 lb. case, 1/2s	46

CLOTHES LINE.

Hemp, 50 ft.	2 00
Twisted Cotton, 50 ft.	3 50
Braided, 50 ft.	2 25
Sash Cord	3 50



COFFE ROASTED

1 lb. Package	
Melrose	37
Liberty	29
Quaker	44
Nedrow	42
Morton House	48
Reno	39
Royal Club	43

McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Complete line of high-grade bulk coffees. W. F. McLaughlin & Co., Chicago.

Maxwell House Brand.

1 lb. tins	50
3 lb. tins	1 47

Telfer Coffee Co. Brand

Bokay	42
Coffee Extracts	12
Frank's 50 pkgs.	4 35
Hummel's 50 1 lb.	10 1/2

CONDENSED MILK

Leader, 4 doz.	6 75
Eagle, 4 doz.	9 00

MILK COMPOUND

Hebe, Tall, 4 doz.	4 50
Hebe, Baby, 3 doz.	4 40
Caroline, Tall, 4 doz.	2 80
Caroline, Baby	2 50

EVAPORATED MILK

Quaker, Tall, 4 doz.	4 65
Quaker, Baby, 3 doz.	4 55
Quaker, Gallon, 1/4 dz.	4 50
Blue Grass, Tall 4s	4 55

Blue Grass, Baby, 96	4 55
Blue Grass, No. 10	4 50
Carnation, Tall, 4 doz.	5 00
Carnation, Baby, 8 dz.	4 90
Every Day, Tall	5 00
Every Day, Baby	4 90
Pet, Tall	5 00



26 oz., 1 doz. case 6 00
 1 1/4 oz., 4 doz. case 3 60
 One doz. free with 5 cases.
 Jello-O, 3 doz. 3 45
 Minute, 3 doz. 4 05
 Plymouth, White 1 55
 Quaker, 3 doz. 2 55

HORSE RADISH

Per doz., 5 oz. 90

JELLY AND PRESERVES

Pure, 30 lb. pails 3 30
 Imitation, 30 lb. pails 1 75
 Pure, 6 oz. Asst. doz. 1 10
 Buckeye, 18 oz., doz. 2 00

JELLY GLASSES

8 oz., per doz. 37

OLEOMARGARINE

Van Westenbrugge Brands
 Carload Distributor



Nucoa, 1 lb. 27
 Nucoa, 2 and 5 lb. 26 1/2
 Wilson & Co.'s Brands
 Certified 25 1/2
 Nut 20
 Special Roll 25 1/2

MATCHES

Swan, 144 4 75
 Diamond, 144 box 6 25
 Searchlight, 144 box 6 25
 Ohio Red Label, 144 bx 4 75
 Ohio Blue Tip, 144 box 6 25
 Ohio Blue Tip, 720-1c 4 50

Safety Matches

Quaker, 5 gro. case 4 25

MINCE MEAT

None Such, 4 doz. 6 47
 Quaker, 3 doz. case 3 60
 Libby, Kegs, wet, lb. 22

MOLASSES



Gold Brer Rabbit
 No. 10, 6 cans to case 5 70
 No. 5, 12 cans to case 5 95
 No. 2 1/2, 24 cans to case 6 20
 No. 1 1/2, 36 cans to case 5 15
 Green Brer Rabbit
 No. 10, 6 cans to case 4 45
 No. 5, 12 cans to case 4 70
 No. 2 1/2, 24 cans to case 4 95
 No. 1 1/2, 36 cans to case 4 20

Aunt Dinah Brand

No. 10, 6 cans to case 3 00
 No. 5, 12 cans to case 3 25
 No. 2 1/2, 24 cans to case 3 50
 No. 1 1/2, 36 cans to case 3 00

New Orleans

Fancy Open Kettle 74
 Choice 62
 Fair 41

Half barrels 5c extra

Molasses in Cans

Dove, 36, 2 lb. Wh. L. 5 00
 Dove, 24, 2 1/2 lb. Wh. L. 5 20
 Dove, 36, 2 lb. Black 4 70
 Dove, 24, 2 1/2 lb. Black 4 90
 Dove, 6, 10 lb. Blue L. 4 45
 Palmetto, 24, 2 1/2 lb. 5 25

NUTS.

Whole

Almonds, Terregona 30
 Brazil, New 25
 Fancy mixed 21
 Filberts, Sicily 28
 Peanuts, Virginia Raw 09 1/2
 Peanuts, Vir. roasted 10 1/2
 Peanuts, Jumbo, rstd 10 1/2
 Peanuts, Jumbo, rstd 11 1/2
 Pecans, 3 star 24
 Pecans, Jumbo 40
 Pecans, Mammoth 50
 Walnuts, California 25
 Salted Peanuts.
 Fancy, No. 1 14
 Jumbo 17

Shelled.

Almonds 70
 Peanuts, Spanish 11 1/2
 Filberts 32
 Pecans 1 10
 Walnuts 75

OLIVES.

Bulk, 5 gal. keg 8 75
 Quart Jars, dozen 6 00
 Bulk, 2 gal. keg 3 75
 Bulk, 3 gal. keg 5 45
 Pint, Jars, dozen 3 35
 4 oz. Jar, plain, doz. 1 35
 5 1/2 oz. Jar, pl. doz. 1 60
 9 oz. Jar, plain, doz. 2 35
 12 oz. Jar, Pl. doz. 4 25
 3 oz. Jar, Stu. doz. 1 35
 6 oz. Jar, stuffed, dz. 2 50
 9 oz. Jar, stuffed, doz. 3 50
 12 oz. Jar, Stuffed,
 doz. 4 50 @ 4 75
 20 oz. Jar, stuffed dz. 7 00

PARIS GREEN

1 1/2 21
 1s 29
 2s and 5s 27

PEANUT BUTTER



Bel Car-Mo Brand
 24 1 lb. pails 24
 8 oz., 2 doz. in case 5
 5 lb. pails, 6 in crate 12
 12 lb. pails 14
 50 lb. tins 50
 25 lb. pails 25

PETROLEUM PRODUCTS

Perfection Kerosine 16.6
 Red Crown Gasoline,
 Tank Wagon 19.7
 Solite Gasoline 22.7
 Gas Machine Gasoline 41.1
 V. M. & P. Naphtha 24.6
 Capitol Cylinder 39.2
 Atlantic Red Engine 21.2
 Winter Black 12.2



Light Iron Barrels 62.2
 Medium 64.2
 Heavy 66.2
 Special heavy 68.2
 Extra heavy 70.2
 Transmission Oil 62.2
 Finol, 4 oz. cans, doz. 1.50
 Finol, 8 oz. cans, doz. 2.25
 Parowax, 100 lb. 9.3
 Parowax, 40, 1 lb. 9.5
 Parowax, 20, 1 lb. 9.7



Semdac, 12 pt. cans 2 70
 Semdac, 12 qt. cans 4 60

PICKLES

Medium Sour
 Barrel, 1600 count 17 00
 Half bbls., 800 count 9 00
 5 gallon, 400 count 4 75

Sweet Small

30 Gallon, 3000 42 00
 5 gallon, 500 8 25

Dill Pickles.

800 Size, 15 gal. 10 00

PIPES.

Cob, 3 doz. in bx. 1 00 @ 1 20

PLAYING CARDS

Battle Axe, per doz. 2 75
 Dicycle 4 75

POTASH

Babbitt's, 2 doz. 2 75

FRESH MEATS

Beef
 Top Steers & Heif. @ 17 1/2
 Good Steers & H. 14 @ 16
 Med. Steers & H. 13 1/2 @ 15
 Com. Steers & H. 10 @ 12 1/2

Cows

Top 14
 Good 13
 Medium 12
 Common 10

Veal.

Top 21
 Good 19 1/2
 Medium 16

Lamb.

Spring Lamb 30
 Good 28
 Medium 26
 Poor 24

Mutton.

Good 16
 Medium 14
 Poor 12 1/2

Pork.

Light hogs 19
 Medium hogs 20
 Heavy hogs 18
 Loins, Med. 23
 Butts 25
 Shoulders 20
 Spareribs 15
 Neck bones 06

PROVISIONS

Barreled Pork
 Clear Back 34 50 @ 35 00
 Short Cut Clear 34 50 @ 35 00
 Dry Salt Meats
 S P Bellies 28 00 @ 30 00

Lard

Pure in tierces 16 1/2
 60 lb. tubs advance 1/4
 50 lb. tubs advance 1/4
 20 lb. tubs advance 1/4
 10 lb. pails advance 1/4
 5 lb. pails advance 1/4
 3 lb. pails advance 1/4
 Compound tierces 15
 Compound, tubs 15 1/2

Sausages

Bologna 15
 Liver 14
 Frankfort 19
 Pork 18 @ 20
 Veal 19
 Tongue, Jerried 35
 Headcheese 15

Smoked Meats

Hams, Cer., 14-16 lb. 34
 Hams, Cert., 16-18 lb. 36
 sets @ 32
 California Hams @ 21
 Picnic Boiled
 Hams 40 @ 44
 Boiled Hams 46 @ 51
 Minced Hams @ 19
 Bacon 37 @ 44

Beef

Boneless, rump 26 00 @ 28 00
 Rump, new 27 00 @ 30 00

Mince Meat.

Condensed No. 1 car. 2 00
 Condensed Bakers brick 31
 Moist in glass 8 00

Pig's Feet

Cooked in Vinegar
 1/4 bbls. 2 50
 1/2 bbls., 35 lbs. 4 50
 3/4 bbls. 10 00
 1 bbl. 25 00
 Kits, 15 lbs. 1 75
 1/4 bbls., 40 lbs. 3 50
 3/4 bbls., 80 lbs. 5 00

Casings

Hogs, per lb. @ 63
 Beef, round set 20 @ 30
 Beef, middles, set @ 17 1/2
 Sheep, a skeln. 2 00 @ 25

RICE

Fancy Blue Rose 07 1/2
 Fancy Head 10 1/2
 Broken 00

ROLLED OATS

Silver Flake, 12 Fam. 2 25
 Quaker, 18 Regular 1 80
 Quaker, 12s Family 2 70
 Mothers, 12s, M'mum 3 25
 Nedrow, 12s, China 3 25
 Sacks, 90 lb. Jute 2 90
 Sacks, 90 lb. Cotton 2 95
 Steel Cut, 100 lb. ska. 3 50

RUSKS.

Holland Rusk Co.
 Brand
 18 roll packages 2 30
 36 roll packages 4 50
 36 carton packages 5 20
 18 carton packages 2 65

SALERATUS

Arm and Hammer 3 75

SAL SODA

Granulated, bbls. 1 80
 Granulated, 60 lbs. cs. 1 60
 Granulated, 36 2 1/2 lb. packages 2 40

COD FISH

Middles 15 1/2
 Tablets, 1/2 lb. Pure 19 1/2
 Tablets, 1 lb. Pure 1 40
 Wood boxes, Pure 29 1/2
 Whole Cod 11 1/2

Herring

Holland Herring
 Mixed, Keys 1 00
 Mixed, half bbls. 9 50
 Mixed, bbls. 18 00
 Milkers, Kegs 1 10
 Milkers, half bbls. 10 25
 Milkers, bbls 19 50
 K K K K, Norway 1 40
 Cut Lungs 1 60
 Boned, 10 lb. boxes 20

Lake Herring

1/2 bbl., 100 lbs. 6 50

Mackerel

Tubs, 100 lb. fncy fat 24 50
 Tubs, 60 count 7 25

White Fish

Med. Fancy, 100 lb. 13 00

SHOE BLACKENING

2 in 1, Paste, doz. 1 35
 E. Z. Combination, dz. 1 35
 Dri-Foot, doz. 2 00
 Bixbys, Doz. 1 35
 Shinola, doz. 90

STOVE POLISH

Blackline, per doz. 1 35
 Black Silk Liquid, dz. 1 40
 Black Silk Paste, doz. 1 25
 Enamaline Paste, doz. 1 35
 Enamaline Liquid, dz. 1 35
 E. Z. Liquid, per doz. 1 40
 Radium, per doz. 1 85
 Rising Sun, per doz. 1 35
 654 Stove Enamel, dz. 2 80
 Vulcanol, No. 5, doz. 95
 Vulcanol, No. 10, doz. 1 35
 Stovoll, per doz. 3 00

SALT.

Colonial, 24, 2 lb. 95
 Colonial, 36-1 1/2 1 25
 Colonial, Iodized, 24-2 00
 Med. No. 1 Bbls. 2 60
 Med. No. 1, 100 lb. bg. 83
 Farmer Spec., 70 lb. 90
 Packers Meat, 56 lb. 57
 Crushed Rock for ice
 cream, 100 lb. each 75
 Butter Salt, 280 lb. bbl. 4 24
 Block, 50 lb. 5 75
 Baker Salt, 280 lb. bbl. 4 10
 100, 3 lb. Table 5 75
 70, 4 lb. Table 5 25
 28, 10 lb. Table 5 00
 28 lb. bags, Table 42



Per case, 24, 2 lbs. 2 40
 Five case lots 2 30
 Iodized, 24, 2 lbs. 2 40

SOAP

Am. Family, 100 box 6 30
 Export, 120 box 4 80
 Big Four Wh. Na. 100s 3 75
 Flake White, 100 box 4 25
 Fels Naptha, 100 box 5 50
 Grdina White Na. 10s 4 10
 Rub No More White
 Naptha, 100 box 4 00
 Rub-No-More, yellow 5 00
 Swift Classic, 100 box 4 40
 20 Mule Borax, 100 bx 7 55
 Wool, 100 box 6 50
 Fairy, 100 box 5 50
 Sap Rose, 100 box 7 85
 Palm Olive, 144 box 11 00
 Lava, 100 box 4 90
 Octagon 6 35
 Rummo, 100 box 4 85
 Sweetheart, 100 box 5 70
 Grandpa Tar, 50 sm. 2 10
 Grandpa Tar, 50 lge. 3 50
 Quaker Hardwater
 Cocoa, 72s, box 2 85
 Fairbank Tar, 100 bx 4 00
 Trilby Soap, 100, 10c. 7 30
 Williams Barber Bar. 9s 60
 Williams Mug, per doz. 48

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx 3 75
 Bon Ami Cake, 3 dz. 3 25
 Brillo 85
 Climalline, 4 doz. 4 20
 Grandma, 100, 5c 4 00
 Grandma, 24 Large 3 75
 Gold Dust, 100s 4 00
 Gold Dust, 12 Large 3 20
 Golden Rod, 24 4 25
 Jinx, 3 doz. 4 50
 La France Laun., 4 dz. 3 60
 Luster Box, 54 3 75
 Old Dutch Clean, 4 dz 3 40
 Rinso, 40s 3 20
 Rinso, 24s 5 25
 Rub No More, 100, 1 1/2
 oz. 3 85
 Rub No More, 18 Lg. 4 00
 Spotless Cleanser, 43, 3 85
 20 oz. 2 25
 Sanl Flush, 1 doz. 3 15
 Sapallo, 3 doz. 3 15
 Soapine, 100, 12 oz. 6 40
 Snowboy, 100, 10 oz. 4 00
 Snowboy, 24 Large 4 80
 Speedee, 3 doz. 7 20
 Sunbrite, 72 doz. 4 00
 Wyandotte, 48 4 75

SPICES.

Whole Spices.

Allspice, Jamaica @ 24
 Cloves, Zanzibar @ 40
 Cassia, Canton @ 25
 Cassia, 5c pkg., doz. @ 40
 Ginger, African @ 15
 Ginger, Cochin @ 30
 Mace, Penang 1 10
 Mixed, No. 1 @ 24
 Mixed, 5c pkgs., doz. @ 45
 Nutmegs, 70 @ 90 @ 78
 Nutmegs, 105-110 @ 70
 Pepper, Black @ 45

Pure Ground in Bulk

Allspice, Jamaica @ 13
 Cloves, Zanzibar @ 46
 Cassia, Canton @ 26
 Ginger, Cochin @ 38
 Mustard @ 32
 Mace, Penang 1 30
 Pepper, Black @ 50
 Nutmegs @ 75
 Pepper, White @ 60
 Pepper, Cayenne @ 22
 Paprika, Spanish @ 42

Seasoning

Chili Powder, 15c 1 35
 Celery Salt, 3 oz. 95
 Sage, 2 oz. 90
 Onion Salt 1 35
 Garlic 1 35
 Penalty, 3 1/2 oz. 3 25
 Kitchen Bouquet 4 50
 Laurel Leaves 30
 Marjoram, 1 oz. 30
 Savory, 1 oz. 90
 Thyme, 1 oz. 90
 Turmeric, 2 1/2 oz. 90

STARCH

Corn

Kingsford, 40 lbs. 11 1/2
 Powdered, bags 4 00
 Argo, 48, 1 lb. pkgs. 4 05
 Cream, 48-1 4 80
 Quaker, 40-1 07

Gloss

Argo, 48, 1 lb. pkgs. 4 05
 Argo, 12, 3 lb. pkgs. 2 96
 Argo, 8, 5 lb. pkgs. 3 35
 Silver Gloss, 48, 1s 11 1/2
 Elastic, 64 pkgs. 5 35
 Tiger, 48-1 3 50
 Tiger, 50 lbs. 06

CORN SYRUP.

Corn

Blue Karo, No. 1 1/2 2 29
 Blue Karo, No. 5, 1 dz. 3 11
 Blue Karo, No. 10 2 91
 Red Karo, No. 1 1/2 2 57
 Red Karo, No. 5, 1 dz. 3 49
 Red Karo, No. 10 3 29

Int. Maple Flavor.

Orange, No. 1 1/2, 2 dz. 3 02
 Orange, No. 5, 1 doz. 4 19
 Orange, No. 10 3 99

Maple.

Green Label Karo 5 19

Maple and Cane

Mayflower, per gal. 1 55

Maple.

Michigan, per gal. 2 50
 Welch, per gal. 2 40

TABLE SAUCES

Lea & Perrin, large 6 00
 Lea & Perrin, small 3 35
 Pepper 1 60
 Royal Mint 2 40
 Tobasco, 2 oz. 4 25
 Sho You, 9 oz., doz. 2 70
 A-1, large 5 20
 A-1, small 3 15
 Capers, 3 oz. 3 80

TEA.

Japan.

Medium 37 @ 33
 Choice 37 @ 47
 Fancy 54 @ 61
 No. 1 Nibbs 84
 1 lb. pkg. Sifting 13

Gunpowder

Choice 35
 Fancy 40

Ceylon

Pekoe, medium 55

English Breakfast

Congou, Medium 28
 Congou, Choice 35 @ 36
 Congou, Fancy 42 @ 43

Oolong

Medium 36
 Choice 45
 Fancy 50

THE INDEPENDENT DEALER.

(Continued from page 7)

in retail business as there is in world politics, and it comes a lot closer home to most of us.

Therefore, so far as service goes, the independent store should use this weapon to the best of its ability, for it is one that chains cannot wield. But at the same time, care should be taken to see that the weapon does not grow so heavy that it crushes by the sheer force of its own weight.

In the matter of window and counter displays the independent store has little to learn from the chain, save for the basic principle of absolute, spotless cleanliness. Standardization of sales helps of this kind does not make for originality or the attractive power of novelty, and it therefore follows that the more thought which the individual store puts into its windows and the arrangement of its interior displays, the more effective they will be and the more chance it will have to compete with the chain on a basis of equal customer appeal.

People are drawn to the chains because they have been sold on the idea that they can save money there—an idea that is not nearly as well founded as is generally supposed—and they gravitate there from an economical impulse only. But the independent store which pays attention to its windows and sees that they are always inviting and suggestive—filled with new merchandise for which there is a real need—will soon find that a larger percentage of passersby turn in at its doors than at the doors of the store which bases its appeal solely on price.

While talking to the president of one of the largest chains of drug stores in Chicago recently, I was struck by his statement: "We hear a lot about merchandise which sells itself. But when you stock that kind of goods you usually find that the margin of profit which it carries is too small to be really worth while. A retail store isn't any different from the rest of the world. The same rule applies there as elsewhere—you've got to take some trouble in order to get results that are worth anything at all."

"It is for that reason," he continued, "that we place so much emphasis upon the salesmanship training of our employees. We have a merchandising school which meets once every two weeks and, at these sessions, there are frank discussions of store policies, demonstrations of new goods and the ways in which they should be sold, talks on the value of 'suggested sales' and the ways in which they can be made and a series of lectures on the various other phases of salesmanship."

In answer to an enquiry as to what particular branch of this training he considered most profitable, the chain store executive replied without a moment's hesitation: "That which helps our people to know their stock. How can you expect a man or a woman to sell something when they don't know anything about it—except possibly its name and its price? But that is what a lot of stores are doing. This afternoon, for example, the theme of the talk is toilet soaps. The instructor will

take up the different kinds of soaps, explain each one, impress some of the selling points upon the members of his 'class' and, provided they have been paying any attention at all, they will go back to their stores far better fitted to make soap sales than they were before.

"That's the system we follow right down the line. Our people know their goods. They know how to talk about them intelligently and, as a result, they make five sales where the average store only makes three. We know that for we have checked our departments against others in similar stores. The man behind the counter is the most valuable link in our sales chain, for he is the one contact we have with the customer. Therefore we pay attention to him and the work never fails to pay big dividends."

If a chain store organization—this particular one has grown from one store to more than thirty in the past fifteen years—feels that this salesmanship training is essential, doesn't it follow that it is even more vital to the independent store, which must rely upon individualized attention and real service?

Train your clerks. Teach them to know their goods. Whenever possible, get the salesmen who have obtained orders from you to give a ten or fifteen minutes' talk to the salesforce, explaining the merits of their merchandise. They'll be glad to do it, for it will mean more business for them, just as it means more business for you.

Here as in the case exercised in buying goods, the chain store stands pre-eminent. It has its operating costs down to a point with which few independent stores can compete, due to standardization and centralized buying power. It has learned where many of the wastes occur and has spotted and stopped a considerable number of the leaks which represent the difference between profit and loss.

There are a large number of independent stores which have failed to profit by this example. They are still running along in the slipshod, haphazard fashion of ten or fifteen years ago, while some of them may be making money, they are not clearing anything like as much as they could make if they took the time to analyze their business and found out where their losses occur. William Nelson Taft.

Sincerity.

Sincerity is the test of a man's real worth; because, after all is said and done, it is the one thing that counts. Even though a person be poor and ignorant, this is no reproach if he be sincere in what he professes to believe. We may look askance upon some who do not see things in the same light as we do; yet, unless we have evidence to the contrary, why should we doubt the sincerity of their beliefs?

Insincerity is a sham whose blight withers life's fairest hopes and casts a gloom where the sun would otherwise shine brightly. For in the furtherance of whatsoever cause we may find ourselves working, or whatever the purpose we may have in view, the service that will count is that upon which is stamped the hall-mark of sincerity.

Good Report From Grand Traverse Bay.

Traverse City, Sept. 21—Bankers with whom I have conversed state that this city is enjoying great prosperity. More people have spent the past two months in the resort region of this section than during any season of the past. Vast sums of money were expended by the sojourners and all classes were benefitted through their presence.

The fruit growers harvested large crops and sold them for remunerative prices. Cherries commanded from six to nine cents per pound. There is still to be gathered large crops of apples and pears.

The yield of potatoes will be greater than the crop of 1925. Farmers have had to contend with potato bugs, blight and other pests, and those who wisely sprayed the vines and sprinkled the bugs with poisoned powders will be rewarded for their vigilance and industry.

Building operations have been carried on vigorously during the past five months. While the number of residences erected is comparatively small many such buildings have been remodeled or enlarged. In business structures the record of the past decade has been broken. Most important of such enterprises were the remodeling of the Wilhelm block, now owned and occupied by the Peoples Savings Bank, the morgue for H. L. Weaver, a large addition to the garage of the Traverse City Motor Co., a commodious garage for the Cole Co., several stores, a church for the Disciples of Christ, additions to the Morgan cannery and the factory of the Traverse City Potato Implement Co. Other improvements made were a commodious modern entrance to the Milliken store, the installation of extensive vaults by the First National and the Traverse City State Banks.

Work was resumed on a new passenger depot for the Pere Marquette Railroad some time ago. It will be completed before the advent of winter.

Louis Campau opened a stock of merchandise in Grand Rapids one hundred years ago. The stuff he displayed in a rude cabin would not be considered marketable to-day. He

catered to poor, ignorant Indians, the only inhabitants of the Grand River Valley. The only means available for the transportation of the goods needed by Campau from Detroit or Chicago were pole boats on the upper river, canoes on the lower and pack horses.

Campau indulged in a rumpus with one Jake Smith, an Indian trader, at Saginaw, following the signing of a treaty by the chiefs of the Indians, General Cass and Commissioner Romeyn, under the terms of which a vast territory was transferred to the General Government. But for that rumpus Campau undoubtedly would have remained at Saginaw and lost the distinction that is now accorded to him as being the first white man to settle at the rapids of Grand River.

Campau's account of the rumpus at Saginaw, as might be expected, accredits himself most favorably. But it does not accord with the record filed by the commissioners with the Interior Department at Washington. General Cass was the first governor of the Territory of Michigan, a distinguished soldier, statesman and diplomat, a high-minded, honorable patriot and public servant. Campau maintained that Cass had distributed whisky among the Indians and that when they were so drunk as to be dangerous he had suppressed the riot in response to an appeal uttered by Cass. George B. Catlin, an historian, formerly of Grand Rapids but now a resident of Detroit, investigated the reports that had been made concerning the riot, and published in his book, "Old Detroit," a statement to the effect that Campau had opened ten barrels of whisky and bade the Indians to help themselves freely; that a detachment of United States soldiers, under the command of Capt. Cass, a brother of the general, had spilled Campau's whisky on the ground and suppressed the riot. Campau attacked Jake Smith and when the fuss ended he left the country (shall we say for his country's good?) and came to Grand Rapids. Arthur S. White.

Character and reputation are as different as day and night. Character is based upon what you are; reputation on what people think you are.

\$275,000

WURZBURG REALTY COMPANY

5½% Serial First Mortgage Fee Bonds

(State of Michigan Tax Free)

Interest and Serial Retirements of Entire Issue Payable out of Rentals from

WURZBURG DRY GOODS CO.

Grand Rapids, Michigan.

Bonds are secured by First Mortgage on property appraised by two officers of the Michigan Trust Company at \$554,000, making this less than a 50 per cent loan.

Average Net Earnings, before Federal Taxes, of Wurzburg Dry Goods Company for past four years, up to January 31, 1926, were approximately 3½ times combined annual interest charges and serial bond retirements.

In opinion of Counsel these Bonds are a legal investment for Savings Banks in Michigan.

Price to Yield 5% to 5½% according to Maturity.

HOWE, SNOW & BERTLES

(Incorporated)

Investment Securities.
GRAND RAPIDS

NEW YORK CHICAGO DETROIT SAN FRANCISCO

All information given herein is from official sources or from sources which we regard as reliable, but in no event are the statements herein contained to be regarded as our representation.

Example of a Chain-Ownning Wholesale Grocer.

(Continued from page 20)

agine the anxiety of his mother. He may have come blocks through heavy traffic. Perhaps, too, her work is delayed by the slow service accorded him."

The grocer was silently thoughtful as he handed over the last item. Then he looked into the lady's kindly, smiling face. "Madam," he said, "I thank you." Then he stooped until his face was near the level of the child's, took his hand and said: "Young gentleman, I beg your pardon. Tell your mother I am sorry you were kept waiting and that it will not happen again in my store."

Still holding the boy's hand, he turned back to the lady. "The children," he said, "will eat at the first table in this store hereafter."

Quoted from Christian Science Monitor. And that's all there is to the story.

As a definite aid to determining precisely what is happening around us, every merchant should be sure to get the bulletins of the Merchants Service Bureau of the National Cash Register Co., Dayton, Ohio.

We do not all realize that we stay in our own places of business so closely that we have little opportunity to grasp what is happening around us. Yet merchants a hundred, a thousand, two thousand miles away may be solving problems that puzzle us. The Bureau aforesaid is a clearing house of such information.

A bulletin before me on how to locate your store shows the importance of many factors usually unnoted. It covers all lines. It indicates many ways in which merchants can improve their business. Being based on what successful merchants are doing it is authoritative. For it must be realized that your best guide is what others are actually doing, what they are accomplishing—not hopes or dreams.

Paul Findlay.

How Does Hot Weather Affect Your Appetite?

After a long period of waiting and all kinds of predictions ranging from a frosty July to the hottest period ever experienced in these parts the Summer was again in its usual form. The hot spell, while not hot enough to be really uncomfortable, has taken the "pep" out of most of us and a cool and quiet spot holds greater attraction than usual, provided such a spot is available. The crowds that seek the cooling breezes and comforting waters of the summer resorts keep so everlastingly on the move looking for relief that they exert themselves to a far greater extent than during the cooler months. This is also a period of sports and golf, tennis, baseball, rowing, swimming and the various other sporting activities all tend to reduce vitality unless the usual or more than usual amount of sustaining food is consumed. The heat affects the appetite of many and there is danger of eating less than usual unless care is taken to order what is pleasant and appealing to the appetite at such a time. At no time during the year is it necessary in the interest of good health

to exercise more care in preparing food in the home. Hot, steaming dishes do not carry the appeal that cooler dishes do and soups just out of the tureen hardly indicate thought on the part of those who prepare them. Cold consommé gives the right start to a meal for many persons and aside from its intrinsic food value stimulates the appetite for what is to follow. If meat dishes are planned ahead and cooked and served cold they will be appreciated during the first few days of the Summer. After a busy day at the shop or office and a heated trip home a hot dinner about caps the climax and instead of eating the full meal required to sustain the worn-out worker the plate is liable to be left only partly finished. The dining room should be cool and the meal attractive to the eye as well as to the appetite. An electric fan will often help out where natural breezes are lacking. Meat is sustaining and easily digested and should be eaten as usual in quantity, though usually it should be prepared differently. The housewife who listens to these suggestions may say "well, what of me, who prepares the meal, how can I get the breezes?" There is no one more deserving of sympathy than the one who prepares the meal, and cold dishes, prepared ahead with an electric cooker or a fireless cooker, or even a pressure cooker will help out wonderfully in keeping the house cool and avoiding the evening meal rush.

Hot Weather and Meat Talks.

Retailers are complaining about the slowness of business and the losses taken by meat interests during a hot spell. The doctors are advising against eating too much cold food and too many cold drinks during the hot spell, and we have no doubt but what they say is valuable advice, but when we speak of cold meats, as we often do during hot weather, we are talking about something different from the very cold food and drinks than is meant when the iced product is mentioned. There is no time of the year when cold cuts of meats are more appropriate and satisfying than right now. There are two very good reasons for this. In the first place cold cuts of meat with vegetables will be eaten when other hotter meals might be left untouched on the plate and then for the second reason we see a partial relief for those who have to prepare the meal. Ham, beef and other meats can be cooked in electric cookers, fireless cookers and even over the gas stove during the day and then at meal time they may be served without being obliged to spend a long time in a heated kitchen. Another thing that is important and that is that a hot kitchen heats up the house at meal time no matter how careful the housewife is to keep her cooking heat away from the other rooms. No doubt the delicatessen stores will do unusual meat business during the hot spell, but meat bought in such a way is expensive for those who have to weigh a dollar before it is spent. Judgment in planning meals is extremely important now, more than at ordinary times, for it is necessary that strength be maintained to combat the unusual temperature.

Honey Sold Below Cost.

Far Western extracted honey is selling below cost of production, and, although the consumer is in a position to have a palatable and dainty food at a small investment he is not taking advantage of his opportunity. Part of the trouble seems to be that distributors, who stand between the producer and consumer, have not turned their attention to honey. John J. Ehlinger Co., of Spokane, Wash., believes that distributors could do the consumer a good turn by stocking honey and at the same time help out the producer. Mr. Ehlinger says: "A number of our Western honey producers are in actual need of marketing their extracted honey so as to finance themselves in producing the present crop. We have lists of honey producers in various Western States, who have combined approximately 20,000 cases of 2-60s available for market. This honey can be bought at 6½¢@8¢ per pound, according to color and quality, f. o. b. shipping point."

Another Canning Book.

John A. Lee, secretary of the Western Canners' Association, wrote a book in 1913 and 1914 called, "How to Buy and Sell Canned Foods." The edition of 5,000 copies was sold out quickly, the orders coming from not only America but Australia, Alaska, South Africa, South American countries, and many from Canada and England, while wholesale grocers in this country used it as a selling and buying textbook. Mr. Lee has revised the book and brought it up to date and a second edition is now in press.

ASK FOR

KRAFT CHEESE

A variety for every taste

**FIRE AND
BURGLAR
PROOF**

SAFES

**Grand Rapids
Safe Co.**

Tradesman Building

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof Weather Proof
Warm in Winter—Cool in Summer
Brick is Everlasting

**GRANDE BRICK CO.,
Grand Rapids.
SAGINAW BRICK CO.,
Saginaw.
JACKSON-LANSING BRICK
CO., Rives Junction.**

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale—Bazaar store in town of 4,000 Southwestern Michigan. Good business town. Many manufacturing industries. Address No. 382, c/o Michigan Tradesman. 382

FREE TO MERCHANTS—FOR THEIR NAME, address men's neckties. Jack Farley, c/o Michigan Tradesman. 383

For Sale—One Robbins & Myers Co. coffee mill for 110 alt. 60 cye. No. 915A. In good condition. M. E. Everett, Lake Odessa, Mich. 384

FOR SALE—Eight-drawer National cash register for sale. Good as new. Will sell for one-half price. Address Edward Wolf, Hillsboro, Wisconsin. 385

RETAIL GROCERY SALESMAN WANTED—WANTED GROCERY SALESMAN WHO IS WILLING TO WORK FOR INCREASED BUSINESS—SALARY AND COMMISSION GOOD OPPORTUNITY. WILL ACQUIRE INTEREST IN PAYING BUSINESS. CRONIN CO., ALPENA, MICH. 386

I WILL PAY CASH

for part or whole stocks of General Dry Goods, Shoes, Furnishings, Clothing, and Bazaar Goods. Call or write Jack Kosofsky, 1235 W. Euclid Ave., Northway 5695, Detroit, Mich.

McCASKEY CREDIT REGISTER, addressing machine, duplicator, multigraph, typewriter, check writer, dictaphones, envelope sealer, adding machine, about half price. Write for details. The Pruitt Co., 117 M. T. N. Market St., Chicago. 375

TO EXCHANGE—A good farm in Tuscola county on state highway, 80 rods from good market town, for stock of general merchandise. Address No. 376, c/o Michigan Tradesman. 376

COAL AND ICE BUSINESS in fast growing Crown Point. Yards fully equipped. Heavy annual tonnage. If you have \$10,000, write for details. V. A. Place, Box 357, Crown Point, Indiana. 370

FOR SALE—General stock and two-story and basement store building located at old established trading point about fifteen miles Northeast of Grand Rapids. Equipped with Westinghouse lighting system. Property cheap at \$10,000. Will take \$4,000 down, balance in productive real estate in Grand Rapids. W. P. Joyce, Cannonsburg, Mich. 366

SHELVING AND COUNTERS For Sale—Standard for variety and household goods. Good as new. Cheap if taken at once. Inquire J. Haga, 1437 Tamarack Ave., Grand Rapids. Tel. 77515 362

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSOHN, Saginaw, Mich.

**FIRE AND BURGLAR PROOF
SAFES**

GRAND RAPIDS SAFE CO.
Tradesman Building
Hides, Pelts and Furs.

Corduroy Cords

Let
Your
Next Tire
Be a
Corduroy

—Built as good
as the best and
then made better
by the addition
of Sidewall
Protection

Sidewall Protection
(REG. U. S. PAT. OFFICE)

Added Reinforcement. An original
Patented and Visible Plus Feature



THE RIGHT OF REASON.

In the first flush of the deep spiritual emotion stirred by Stresemann of Germany and Briand of France all things good seem possible to the league of nations. This emotion is so great and the wormth of feeling so fervent that the passing of Spain from the League as Germany at last enters its doors is for the present regarded as a minor incident.

It was a historic moment this seating of Germany. Twelve years ago French and German armies were battle-locked in Northern France and Europe's long agony was beginning. As late as eight years ago the death struggle continued along the Aisne. During these eight years the "war after the war" continued. It has been fought out in the League, in the reparations and other international conferences and in the Ruhr and along the Rhine. The first great truce came at Locarno, where in the short space of eleven days, in October, 1925, was held one of the briefest but most vital and far-reaching meetings in European history. From it emerged the five Security Pacts of Locarno, including the Rhineland Pact made by Germany, France, Belgium, Great Britain and Italy. This great pyramid of peace lacked its capstone. The admission of Germany to the League was necessary for its completion. This would have been done at Geneva last March had it not been for Brazil, which claimed a permanent seat in the League Council and refused to give way to the Germans.

This time it was Spain which stood in the way; but the League chose to let Spain go rather than to delay further the German entrance. Germany is more vital to the league than Spain or Brazil. Locarno's security treaties are worth more to Europe than the presence of Brazil and Spain at Geneva.

So Brazil has gone and Spain goes. Germany is in the League at the cost of two withdrawals. For the first time since the birth of the League the German tongue is heard in its halls.

It was Briand of France who offered the first welcome to his nation's ancient and traditional foe, pledging before fifty assembled nations that never again will they walk the "way of blood." It was Stresemann pledging Germany to a new idealism, who declared:

He will serve mankind best who, firmly rooted in the faith of his own people, can so develop his moral gifts that he may cross his own national frontiers and serve all humanity as only those great ones whose names are written in this history of humanity have done.

Europe at last is convinced that the war may be buried and that after many false dawns the true Dawn of Peace has come. In the reconciliation of France and Germany new parleys have begun at Geneva for a further evacuation of the Rhineland. The French are decreasing their armies. The Little Peoples of Europe and the Little Nations in the League may murmur, but the great Powers are bending the League to reshape and rebuild a broken Old World.

Its greatest work is there, and it is as a European League that its future

seems most serious. The Hispanic-Latins are pulling away from it. Spain has followed Brazil in the retreat from Geneva. The Argentine is inactive. Many Latin-American Powers, including Bolivia, Peru, Honduras and Nicaragua, are failing to contribute to the League's maintenance. Mexico has never entered.

Even so, the League cannot be denied its great moments. The reconciliation scene at Geneva was one of the rare hours of history. Another strong barrier had been raised against another European war. The Locarno pacts were saved.

The right of reason and the rule of law have been exalted above the appeal to force and the last red "argument of kings." A League dominated by European Powers has taken a long step toward genuine reconciliation on that continent.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 21—Now that election is over and Green is to be our next Governor, we will be able to look forward to the good old winter time, when we can exercise shoveling coal, trading the old auto for a team of horses. We always start to complain about business being poor in the winter with the camps closing down, on account of the unsatisfactory prices for wood products, and envy the remainder of the population who hike for the South each year. It might seem that those of us left to winter over would worry, but such is not the case, as then the fun starts with the married people's dancing clubs opening and the many other attractions staged for the winter. The radio in most of the homes affords a real treat which we do not have the time to enjoy at any other time, but we should worry because Alberta had the first snow storm of the season.

H. E. Fletcher, one of our well-known bankers, has just purchased a large limousine, which he is driving to his country home each day. He did not want to take any chances on the price advance which might occur in the spring. Safety First is his motto.

F. Gillespi, book-keeper for Swift & Co.'s branch here, leaves next week on his vacation, which he expects to spend at his old home in Wisconsin.

An exchange announces that the filling stations in that town have gone on a cash basis. If the auto agencies would do the same there would be a sharp slump in traffic accidents.

The many friends of D. E. Harrison were shocked to learn of his death, which occurred at Rochester Minn., Tuesday, where he went for medical treatment. Heart failure was the cause. He had been engaged in the tin-smith business here for the past twelve years and was one of our prominent citizens. A widow, two sons and three daughters survive him. He was a member of the Methodist church, a Mason, Odd Fellow and a Knight of Pythias.

T. F. Folkner, who for the past few years has been manager for the Pittsburgh Coal Co. here, has been promoted to district manager for the company, with headquarters at Detroit. He is succeeded by H. W. Van Dyke, who has been book-keeper for the company. Mr. Folkner has made many friends here, as well as Mrs. Folkner, who has been active in hospital and other charitable work. We will miss them, but wish them every success in their new field.

Winter is better than summer. The coal man doesn't mash up your vegetables with a cake of ice.

William Hayward, of Dick, was a business visitor here last week.

Tom Agnew, the popular meat dealer, has returned from an extended

auto trip to Duluth and other copper country places.

Nels Bye & Son have the contract for the first mile and one-half of the Roosevelt Highway. Whitefish township has looked forward for a long time to the completion of this road and a petition is now in circulation to bond the township for road building purposes. It is hoped to get some aid from the county and State authorities. The U. S. Government has a direct interest in this road, as about thirty members of the coast guard signal service and radio service are employed at the Point.

The little town of Shelldrake suffered heavily when the Bartlett Lumber Co. discontinued operations there, but the sales of shore frontage and hunting acreage in the vicinity bid fair to make the town a real resort center eventually. Several hundred blueberry pickers were camped there during August.

William G. Tapert.

No Great Incentive To Buy Heavily.

Written for the Tradesman.
Extremely wet weather in the Canadian Northwest has resulted in rather strong markets during the past ten days; in fact, wheat has advanced six to eight cents per bushel, and closed up two and one-half cents to-day. It may be the bottom has been reached, hope so at least for wheat is cheap enough for the good of the country at large, and furthermore provides the best, most nutritious, and economical food in the form of white bread, which is besides healthful as well as palatable and the average family can reduce the cost of living perceptibly by increasing the consumption of bread, either white or graham.

The flour buyer has been very conservative, generally speaking, in his purchases of flour, and consequently should continue to come into the market for supplies; this applies particularly to the flour merchant. Some of the commercial bakers have, as usual, bought heavily for about six months requirements; a certain percentage do so every year. Stocks of wheat in the United States are larger than a year ago; the visible supply is nearly 50,000,000 bushels larger, but on the other hand the farmer has sold more freely; a greater percentage of the crop, apparently, has moved to market than last year. Millers, generally speaking are pretty well supplied with wheat, so as far as the United States are concerned we have more wheat than last year available for export; in fact, our crop was over 150,000,000 bushels larger than last year when we raised a very small crop. The Canadian crop is not as large as last year, yet is comparatively large, while the European crop is smaller than a year ago, and as their financial condition seems again to be on the up grade, and particularly as the European potato and rye crops are much smaller than last year, they will undoubtedly buy a large amount of wheat from Canada and the United States.

As the world crop is only about 50,000,000 bushels larger than last year, an infinitesimal amount compared with the world's requirements, it would appear that prices are bound to be somewhat firmer a little later on, although there is no indication we are to have a big bull market. In fact, there should not be much change in either direction, particularly if the Fall seed-

ing of wheat is normal and conditions favorable throughout the winter, so while it is unwise to go short of requirements there is no great incentive to buy heavily for future shipment, of either wheat or flour.

Lloyd E. Smith.

Weather Is Stimulating Buying.

Fairly cool weather for this time of the year in many sections is tending to stimulate the retail demand for women's fall ready-to-wear. Evidences are already noted and, if this condition continues, reorders in the local wholesale market are expected to be large during the next few weeks. Dresses are already meeting with good turnover and are being well reordered by most stores. The turnover of sports and travel coats has likewise been good. What is considered a small percentage of stores have fair assortments of dressy coats but, in general, retailers have only restricted quantities of these garments for early sale. Manufacturers, however, are steadily increasing their production of this merchandise and shipments are going forward as rapidly as conditions permit.

Shortage of Better-Grade Hats.

The early start of active retailing of men's Fall felt hats has created a temporary shortage of better grade merchandise. A number of manufacturers have orders for many thousands of dozens of hats that can not be filled for several weeks. Beginning of the retail season sooner than usual was caused primarily by the ruining of many straw hats by the wet weather of August, making necessary early buying by consumers of their Fall headgear. Production was also held up by the religious holidays recently, but manufacturers are now sharply increasing their output. The snap brim style is said to be selling extremely well, taking up a very large share of the consumer demand. Pearl gray and light tans are the leading colors. The retail price level for hats of good quality this Fall is from \$5 up.

Satin Crepe Demand Is Strong.

The demand for satin crepes continues to be the feature of present trading in broad silks. Additional looms are being steadily put on the production of these goods, but in a number of cases manufacturers cannot readily make immediate deliveries. Black leads the demand by far according to producers. In other colors the demand centers on such shades as claret and Chanel red, jungle green, rustic brown, Spanish raisin, navy, cocoa and slate blue. Moires are being well reordered and are finding much use in the dress trade.

What Is Good?

What is the real good?
I asked in musing mood.
Order, said the law court;
Knowledge, said the school;
Truth, said the wise man;
Pleasure, said the fool;
Love, said the maiden;
Beauty, said the page;
Freedom, said the dreamer;
Home, said the sage;
Fame, said the soldier;
Equity, the seer.
Spoke my heart full sadly,
"The answer is not here."
Then within my bosom,
Softly this I heard:
"Each heart holds the secret:
Kindness is the word."
John Boyle O'Reilly.

Why Sacrifice Profits?

It is not necessary when you stock and sell well-known merchandise on which the price has been established through years of consistent advertising.

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 35 years

25 ounces for **25¢**
(more than a pound and a half for a quarter)

we have established the price—created a demand and *insured your profits.*

You can guarantee every can to give perfect satisfaction and agree to refund the full purchase price in which we will protect you.

The Government Used Millions of Pounds

Which Would You Rather Sell?

? || ONE MATCH
OR
TWO MATCHES || ?



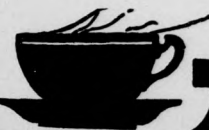
Say to your customers: "Here are two boxes of the new, perfected Diamond Match for thirteen cents—the best match and the safest match to take into your home. They are better value than ordinary matches at five or six cents per box."

Your percentage of profit on Diamond Matches is larger than on ordinary matches, and your total profit on Diamond Matches—two boxes for thirteen cents—is much larger than on one box of ordinary matches at five or six cents.

And you will sell two boxes almost every time.

You may as well increase your match sales. And you may as well make this extra profit on your match sales.

THE DIAMOND MATCH COMPANY



White House COFFEE

A GROCER handles few products that cause more "kicks" than coffee. Yet often poor coffee is not his fault and not the fault of the customer. Coffee can be good only when it is roasted just right. Sell White House Coffee. Makes good, whoever makes it.

LEE & CADY

Distributors

*The Flavor is
Roasted In!*

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the
**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**
AND ASSOCIATED COMPANIES



Combined Assets of Group

\$33,389,609.28

20% to 40% Savings Made Since Organization

FIRE INSURANCE—ALL BRANCHES

Tornado—Automobile—Plate Glass



No. 1112

This McCray Freezer Case
maintains a remarkably low temperature, eliminating loss through spoilage; costs less to operate than ordinary cases; enables attractive display and convenient service. May be had in lengths of 10, 12, 14 feet.

There is a McCray for *your* needs—styles and sizes for every purpose. Write for catalog.

McCray Refrigerator Sales Corporation
639 Lake St. Kendallville, Ind.

Salesrooms in all Principal Cities

Detroit Salesroom—36 E. Elizabeth St.

Grand Rapids Salesroom—20 W. Fulton St.

Kalamazoo Salesroom, 324 W. Main St.

“Look for the McCray Nameplate”



Hart Brand Canned Foods

FRUITS

Red Sour Cherries	Black Raspberries
Red Raspberries	Pears
Strawberries	Plums
Blackberries	Peaches
Gooseberries	Apples

VEGETABLES

Peas	String Beans
Corn	Green Lima Beans
Pumpkin	Red Kidney Beans
Succotash	Squash

HART BRAND canned foods are prepared from the finest products of the garden, orchard and farm. They are gathered and packed in the most prime condition.

HART BRAND canned foods are sterilized by heat alone and packed under the most sanitary conditions.

JUNE GARDEN PEAS fresh to your table from **HART BRAND** cans ready to serve.

Put the Summer Garden in Your Winter Pantry.

HART BRAND gives you selection from the finest garden peas, the best succulent sweet corn, the highest quality string beans, lima beans and succotash.

Michigan Canned Foods for Michigan People

Prepared by **W. R. ROACH & COMPANY**
Main Office: **GRAND RAPIDS, MICHIGAN**